

# UBEA

*Business Education*

# *Forum*

MARCH, 1952  
VOL. VI, NO. 6

UNITED BUSINESS EDUCATION ASSOCIATION

*In This Issue*

*Basic Business*

- COULTER
- GOODMAN
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- PECK
- TURILLE

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The United Business Education Association is the amalgamation of the Department of Business Education of the National Education Association and the National Council for Business Education. The Department of Business Education was founded July 12, 1892 and the National Council in 1933. The merger of the two organizations took place in Buffalo, New York, on July 1, 1946.

Contents of BUSINESS EDUCATION (UBEA) FORUM are listed in Business Education Index and Education Index. Articles published in BUSINESS EDUCATION (UBEA) FORUM are the expressions of the writers and are not a statement of the policy of the Association, unless established by a resolution.

Business Education (UBEA) Forum is published monthly except June, July, August, and September by the United Business Education Association, a Department of the National Education Association of the United States, (also publishers of The National Business Education Quarterly.) Executive, editorial, and advertising headquarters, 1201 Sixteenth Street, N. W., Washington 6, D. C. Membership in the Association is \$3 a year, \$2 of which is for a year's subscription to UBEA Forum. Three dollars a year to non-members. Single copy 50 cents. Checks should be drawn payable to United Business Education Association and mailed to the Executive Secretary, Hollis P. Guy, 1201 Sixteenth Street, Washington 6, D. C. Four weeks' notice is required for a change of address. In ordering a change, please give both new and old address as printed on wrapper. Entered as second-class matter March 27, 1947, at the post office at Washington, D. C., under the Act of March 3, 1879. Additional second-class entry at Baltimore, Maryland.

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The Executive Board also includes the presidents and vice presidents of the Research Foundation of UBEA and the Administrators Division of UBEA; the presidents and past-presidents of the National Association of Business Teacher-Training Institutions and the United States Chapter of the International Society for Business Education.



## HEADQUARTERS NOTES

Washington, D. C., March—When business educators travel as much as 2,200 miles to attend a convention, they expect to get something out of it. At UBEA's meeting of professional division in Chicago, they got it. If all the participants put into action the plans and suggestions presented at this meeting, business education will be much richer and the profession will be much stronger in the years ahead.

NABTTI was responsible for the major portion of the program. ISBE, the UBEA Research Foundation, and the UBEA Administrators Division limited their sessions to reports of activities and presentation of problems in their respective areas. UBEA members from coast to coast will be called upon to answer the convention's challenge: **How Can Teacher Education Institutions Contribute to the Professional Growth of Business Teachers?**

● WHEN a business teacher travels around the world, that is news worthy of Forum coverage. Our own S. Joseph DeBrum made UBEA Headquarters his last stop before returning to San Francisco State College from a tour which included three months in Japan where he served as visiting consultant to the Institute for Educational Leadership to Japan. This assignment was a strenuous one with visits to many schools while working with Japanese educators and the Japanese Ministry of Education on recommendations for improvement of business education and professional business teacher education in Japan. We salute Dr. DeBrum, a former president of our national association, for another outstanding contribution in the promotion of better business education.

● DINNER AT THE WALDORF is only one of the outstanding events planned for the delegates to the 26th International Economic Course. Each UBEA affiliated association may send one delegate to this meeting, but reservations must be made not later than April 20. The registration fee of \$140.00 includes room, meals, and transportation for all tours.

Some of the affiliated associations have already found it necessary to establish standby lists for members who have volunteered to pay their own expenses for the privilege of representing the association. Additional information concerning the meeting may be found on page 47.

● WHAT are the most important problems in the field of work experience? This question has been nominated by members of the UBEA Research Foundation as a matter of current interest. If you have a work-experience program in your school and have not received a copy of the questionnaire de-

### William G. Carr Named NEA Executive Secretary

William G. Carr has been appointed Executive Secretary of the National Education Association by the Board of Trustees. Dr. Carr succeeds Executive Secretary Willard E. Givens who retires August 1 from the position, to which he came in 1935 from the superintendency of the Oakland, California, public schools.

In making the announcement of Dr. Carr's appointment A. C. Flora, Chairman of the NEA Board of Trustees, said: "The executive secretaryship of the NEA is one of the most influential educational posts in the world. The trustees were unanimous in inviting Dr. Carr to fill this position. After a nationwide search, conducted by means of discussions and correspondence with officers of the NEA and other educational leaders, the Board feels sure that it has found the leadership that the teaching profession needs in the years ahead."

Dr. Carr has been Associate Secretary of the National Education Association since 1940 and Secretary of the Educational Policies Commission of the NEA and the American Association of School Administrators since 1936. Dr. Carr has served as general secretary of the World Organization of the Teaching Profession since 1946.

The newly appointed Executive Secretary joined the staff of the National Education Association in 1929. His work has been most directly connected with those activities of the NEA which deal with research, policy, and international relations. He has been a teacher in the public



WILLIAM G. CARR

schools and in several colleges and universities.

The National Education Association is the national professional organization of American teachers. It includes in its direct and affiliated membership a total of 875,000 educators. Policies of the Association are determined by an Assembly of elected representatives from 4,000 local and state affiliated associations of the organization. Created in Philadelphia in 1857, it now operates under a charter issued by Congress in 1906. Its purpose is to improve the education of children and youth and to serve the economic and professional interests of the members of the teaching profession.

During the administration of Executive Secretary Willard E. Givens the Association has become the world's largest professional organization with 32 Departments and 24 Commissions and Committees. Its headquarters staff includes more than 400 persons engaged in the various special fields of education from the kindergarten through the university.

signed for this important study, please write to the UBEA Executive Secretary for a copy so that you, too, may contribute to the completion of this research project.

● Again, UBEA affiliated associations are urged to name their delegates to the annual Representative Assembly. The UBEA Executive Board has accepted the invitation of the Mountain-Plains Business Education Association to hold the Assembly in Denver, Colorado, on June 27-28. Professional sessions and entertainment features of the MPBEA will be open to UBEA delegates. The Albany Hotel in Denver has been selected for convention headquarters.

Affiliated associations and individual mem-

bers who wish to present proposals for the consideration of the Executive Board and Representative Assembly should send three copies of the proposals to the UBEA Executive Secretary before April 30.

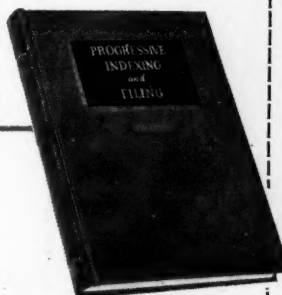
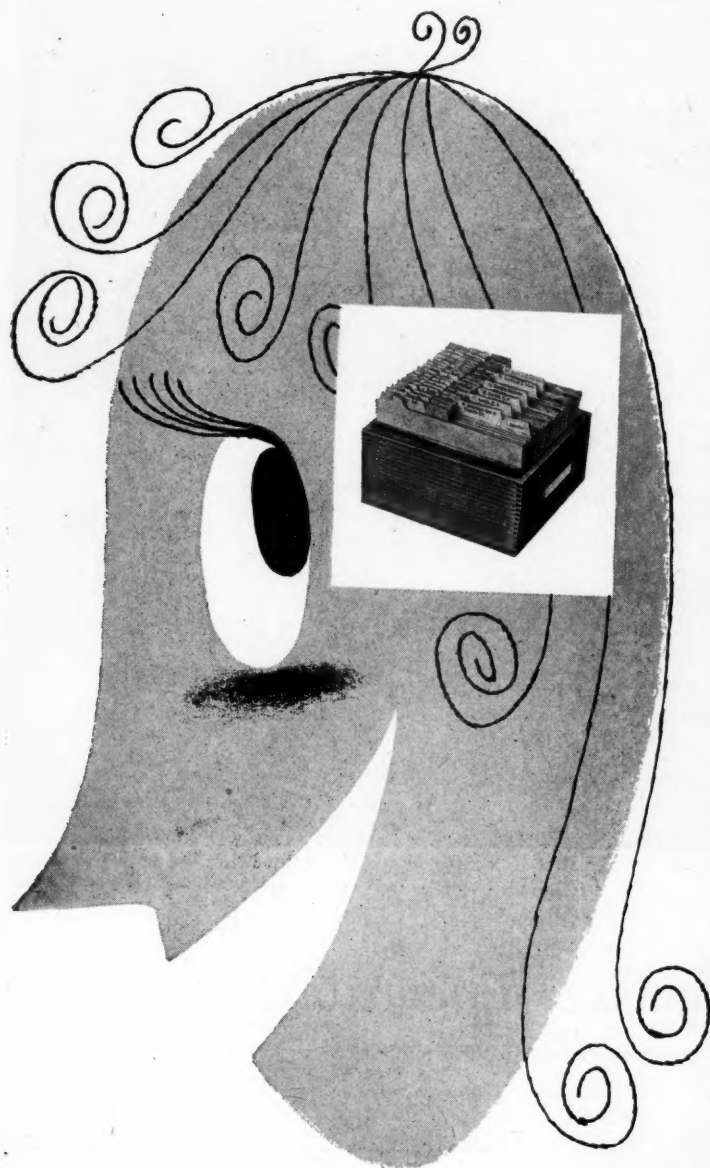
UBEA's Executive Board will sponsor a luncheon for business teachers who attend the NEA Representative Assembly in Detroit on June 30, but no business will be transacted at the Detroit meeting.

*Hollis Guy*

UBEA Executive Secretary



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## ARE WE FREE TO ANALYZE OUR ECONOMIC SYSTEM?

As a teacher of a basic business subject, are you and your pupils free to examine all phases of the economic life in your community? Maybe you are and maybe you are not. Perhaps the problem lies within you or maybe within your community. Let's see about it.

If you teach freshman basic business, do you talk over with your pupils the advisability of shopping for a loan as you may shop for a refrigerator? Perhaps at the beginning of such a discussion, one form or plan of a certain business organization appears more favorable than the others. Then because you fear the reaction of businessmen, you may repress further discussion, curtail investigation and deviate the thinking of your pupils to a less debatable topic.

If you teach consumer education, do you counteract the persuasiveness of the "hucksters" by reading and analyzing the statements in the consumer-rating magazines? You may wish to do this, but are prevented because these magazines have been barred from the classroom and school library by various pressure groups. Then your pupils, as consumers, may not learn how to use advertising wisely.

If you teach business organization, do you emphasize consumer and producer cooperatives because of their predominance in the community and give little attention to the corporation? It is the easier way when the local cooperative societies provide you with plenty of supplementary material for each member of your class as well as some audio-visual aids for the group.

If you teach economic geography, do you consider the advantages of the St. Lawrence Waterway for your community, even though the city fathers are opposed to an extension of ocean traffic because it means higher taxes for your community? The local government officials must be pleased, you say. It seems that we feel free to criticize our Federal government about its policies of price control, taxes and foreign aid but we are not so analytical when the problems are nearer at hand.

Some of you do fear the businessman and his organizations, the labor union, the consumer group, the school administrators, or the local government. Should we basic business teachers have these fears?

Perhaps the fear is imaginary. Have you tried a class project in which a comparison of food prices of the grocery stores in the community was made? Did your pupils ever evaluate the local service stores? Have you ascertained the high cost of renting? Have you enumerated the demands of a union on strike? All these activities may bring criticism, but generally, and maybe not for the good of all concerned, the groups are too busy with their own affairs to give you and your classes any attention. Try these projects in as unbiased a method as possible. Obtain the cooperation of the group and you will find that objections will be reduced or entirely eliminated.

Our future producers, distributors and consumers are entitled to a well rounded economic education, not just a portion of it or a onesided presentation. Although we as adults favor our present-day capitalistic system, we can see its faults as well as its good points. We want to portray the entire picture to the present and future participants of this economic order. Because there is much to learn and understand we must begin very early in the life of the young people.

If your fear of a particular group has foundation, then you may wish to analyze carefully the entire problem. After you have studied it, confer with others who also may be concerned. With united effort, the situation may be remedied.

Let us teach debatable economic problems. Basic business teachers need not fear criticism if they apply the principles of sound democratic education to the ever-changing economic practices of our world.

GLADYS BAHR, *Associate Editor.*



## Whither Are We Going?

---

When Lo, the poor Indian, stood on a corner of Broadway and 42nd Street, with a baffled look on a countenance usually immobile, a sympathetic Manhattanite asked him if he were lost. "I'm not lost; I'm right here," said Lo, a graduate of a well-known university, "but the place I'm looking for is lost."

During my undergraduate days, I was struggling over a Latin translation which ended with the question, "Quo vadimus?" Hurriedly, I finished it, "Whither are we wading?" After the shouting and tumult of the A-students had died down, the kindly old professor remarked, "Well, son; it happens that *vado* is the root of our word *wade*; and who knows but that *wade* conveys the idea better than *go*? *To go* connotes unimpeded forward progress, while *to wade* implies progress that is retarded by impediments of our own choosing."

We, as teachers of business, know where we are. We stand as leaders in one of the most interesting and most important fields of education. Shall we accept the challenge? Whither are we going?

Secondary-school business education has a two-fold objective: to develop technical skills for vocations available to boys and girls of high-school age, and to develop the ability to adapt business education to the need of everyday living.

Today, a far larger proportion of our population than ever before is in school, resulting in a vast range of interests, aptitudes, and abilities among secondary-school pupils. Through wise counseling, therefore, the pupil must be led to analyze his abilities and interests and to enter upon a program of studies that will fit him for the type of work for which he has the greatest aptitude and in which he may become economically independent.

Many secondary-school pupils take business courses for non-vocational use after graduation. Would they not profit much from general, non-technical courses? If young people are to manage their own business affairs, if they are to have some knowledge and appreciation of business and of the financial problems of government, courses must be provided which will give the background of economic thinking that is needed by everyone, irrespective of his vocation.

To what extent can secondary schools give specialized vocational training? To what extent can they fulfill the socio-economic objective of business education? When and where should emphasis be given the vocational objectives and the social-business objectives? When and where should these objectives be integrated? What about the tendency to lift vocational training to the junior college level?

With more than two million boys and girls enrolled in business subjects in the secondary schools of this country, business teachers are in position to render services of immeasurable value. We must analyze our problems, keep objectives clearly before us, and assume the leadership in administering a practical, worthwhile business-education program on the secondary-school level.

HOWARD M. NORTON, *Louisiana State University.*

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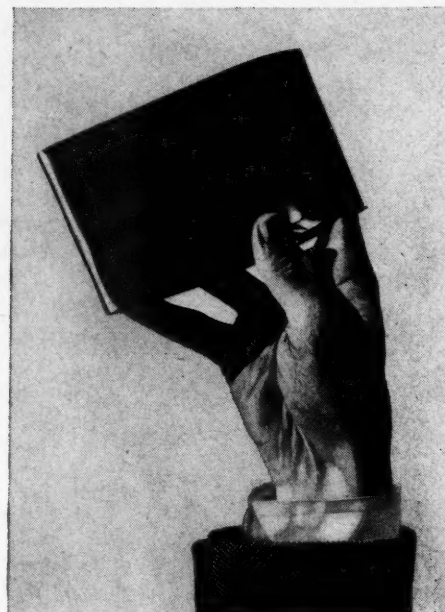
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# THE *Forum*

## Sharing Experiences in Teaching Business Law

*The principles of order, justice, and wisdom in relation to daily living can be learned through the study of business law.*

By KENNARD E. GOODMAN\*  
John Hay High School  
Cleveland, Ohio

There is probably no course in the high school curriculum offering more challenges to both teachers and pupils than the subject of business law. This discussion reviews some thoughts and shares some experiences in the teaching of this forceful subject. Authoritative case problems have been added to each of the thoughts presented to indicate how they may be used to emphasize the particular points under discussion.

### Why Should High School Pupils Want to Study Business Law?

There is a strong and growing disposition on the part of the average citizen to obtain some understanding of the laws of business. The high school course in business law should afford an opportunity for young people to gain this knowledge. It should help them [a] to acquire a working knowledge of the general principles of law and [b] to develop an ability to apply these principles to the solution of legal cases and problems. Unquestionably, a course in high school business law should supply pupils with accurate and practical information concerning laws which are of immediate concern to them and to their families. Let us look at a case problem involving subject matter which should be of concern to all pupils because it can affect them and their families as tenants, landlords, or even as friends who might be invited for dinner.

A tenant, who is living in a rented house under a lease, invites guests for dinner. One of the guests is injured when a defective porch of the house collapses. The guest sues the owner of the house for damages for his injury. The court held that the owner of the house was liable to the guest for the injury because the lease included not only the tenant but his invited guests who

might properly use the porch under the express authority of the tenant and in his right. (Coupe vs. Platt, 172 Mass. 458, 52 N. E. 526).

### Are We Training Business Law Pupils to Act as Their Own Lawyers?

It has sometimes been said that a study of business law by a high school pupil has a tendency to encourage him, when he is in legal difficulty, to rely on his own partial knowledge of the law instead of consulting a lawyer. For the most part this view is erroneous. While the high school pupil who has studied business law should be able to discern the importance of legal questions facing him, he is never given the impression that he speaks with legal authority on questions of law. Rather, business law pupils soon realize that the very complexity of law requires careful checking of the facts of a case in the light of all the legal principles which may apply to the problem. With the knowledge that "a man who acts as his own lawyer has a fool for a client," the business law pupil is more likely to seek out the services of an attorney when he is confronted with a legal problem in real life.

The high school pupil and the adult, on the other hand, who have no knowledge of business law frequently cannot recognize the importance of legal questions that confront them. As a result, they seldom appreciate the wisdom of securing the advice of a lawyer until they have made costly errors by acting in ignorance of their legal rights and liabilities. A case problem may be cited to indicate how mistakes can be made by people when they fail to obtain legal advice and proceed to act as their own lawyers.

A man innocently purchases a stolen watch from a thief. The true owner learns where his watch is and immediately files a tort action of conversion against the

\*Mr. Goodman is a member of the Ohio Bar and teaches business law and economics in the John Hay High School.

innocent purchaser without first asking him to return the watch. The court decided that the innocent purchaser cannot be held for the wrongful conversion of the property. Further, the court held that the innocent purchaser of property from a thief shall first be informed of the defect in his title and have an opportunity to deliver the property back to the true owner before he can be held liable for wrongful conversion of property. (Gillet vs. Roberts, 57 N. Y. 28, 34.)

#### **Can Business Law be a Self-motivating Subject?**

Few, if any, subjects in our high school curriculum furnish greater opportunity for the free expressions of pupils' opinions than business law. Pupils, finding that their opinions count for something, give spontaneous oral expression to their thoughts and the class discussion is lively and stimulating. At the time the pupils are giving opinions and discussing cases, they are likewise learning to substantiate their opinions with legal reasoning. Let us look at a case which should provide the class with such opportunities.

A sign in a street car read, "No Smoking." A citizen, Heiderhain, was arrested for smoking on a streetcar in violation of the city ordinance which forbade such conduct. When brought to trial he claimed that the ordinance prohibiting smoking in streetcars was unreasonable and that it illegally interfered with his personal rights. The court decided that this ordinance did not unreasonably restrict personal liberties and that it was a reasonable exercise of the police power. (State vs. Heiderhain, 42 La. Ann. 483; 7 South 621.)

#### **Is Logical Reasoning Usually Sufficient for the Pupil in Deciding Cases?**

As long as business law pupils are prepared to give logical reasons for their opinions backed up by specific page references in their business law textbook they are progressing well. This does not mean that they can make incorrect legal applications to case problems or ignore authoritative decisions of courts. It means simply that every business law pupil is entitled to his opinions. If a case has been thoroughly discussed in class and there is a division of opinion on the decision in the case, it is incumbent upon the teacher to give the correct decision at the same time giving the reasons why the court decided the case in the manner it did. A case follows which frequently raises considerable differences of opinion on the way it was decided.

A salesman sold a machine to a customer which he said would "manufacture money out of ordinary newspapers." Demonstrating the machine, the salesman fed newspapers into one end of it, and when turning a crank, the customer believed that dollar bills came out the other end. The customer bought the machine for

\$300 and then discovered the fraud. When sued by the customer in a tort action of fraud, the salesman's defense was that any person observing caution would not have been deceived. The court, nevertheless, permitted the customer to recover damages for the fraud. In its decision, the court observed that, "No rogue should enjoy his ill-gotten plunder for the simple reason that his victim is by chance a fool." "Chamberlain vs. Fuller, 59 Vermont 247, 9 Atl. 832.)

#### **Can the Teacher Act as a Moderator in a Business Law Class?**

During the class recitation, the business law instructor frequently finds himself in a role quite different from that of a teacher in the average class. Here he finds himself somewhat in the position of moderator of a discussion group. In this situation the moderator-teacher can pose the questions to be discussed or answered as well as the case problems to be decided. He can call upon volunteers to answer or he can throw open the discussion to anyone who wishes to take part. Under these conditions, pupils are less aware that they are in a class recitation. They may learn to consider the business law class as a group forum in which interesting legal cases and problems are discussed and decided—cases which they can comprehend because they involve matters which could have happened to them or to their families or friends. One case problem which should prove of interest for class discussion follows.

An elevated railway was erected above a street in New York City. Residents along the street complained that it interfered with the flow of pure air and light there and that the noise and vibrations from operation of the trains seriously interfered with their rights to live peaceably in their homes or to carry on their businesses. Real estate values along the street diminished appreciably. A property owner on the street, Lahr, sued the railway company for money damages for reducing the value of his property. The court awarded money damages to Lahr. The erection of the railway directly and seriously affected property values and the noise, vibration, and confusion resulting from the operation of the railway interfered with the ordinary use of property. (Lahr vs. Metropolitan Railway Company, 104 N. Y. 268; 10 N. E. 528.)

#### **Is It Ever Desirable for the Instructor to Give the Court's Decision First and Then Discuss the Case Afterward?**

To add variety to the presentation and discussion of case problems the instructor can change the procedure every now and then by stating the facts about a case and giving the decision of the court before any class discussion is held. The discussion can be started by the teacher with an inquiry as to the line of reasoning followed by the court in reaching its decision. Frequently,

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*"Legal principles come to life when they are applied to ordinary transactions . . ."*

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such procedure stirs up new interest, even in a class which has shown considerable interest before. An appropriate case which should provide considerable material for discussion follows.

A number of wholesale food dealers agreed illegally to advance the price of a certain article of food. In carrying out the illegal agreement, one of the dealers was defrauded by another. He filed a court action claiming that he had been defrauded by one of the dealers. The court said, "He who comes into court must come with clean hands." Since the complainant's hands were not clean the court would not lend its aid to intervene in his favor. No one party can secure redress for frauds perpetrated against him by another when the two are engaged in carrying out an unlawful enterprise. (Leonard vs. Poole, 114 N. Y. 371, 21 N. E. 707.)

**Is High School Business Law a Practical Subject?**

Business law has frequently been said to carry with it a sense of importance to the average individual because it can have a marked influence on his everyday life and conduct. Probably there is no high school subject which is more practical than business law for time and again business law pupils discover legal principles which can affect the conduct of their own families and the business conduct of many firms in their community as well. To demonstrate the practical aspect of high school business law, let us examine a case involving a young man under legal age (an infant),

A boy under legal age falsely represented that he was of age. His false representation induced an adult to make a contract with him. Shortly thereafter the boy wished to disaffirm the contract and did so. The adult sued the boy for breach of contract. The court held that the boy's fraud stopped him from pleading his infancy as a defense to the contract. "Infancy may be used as a shield, but never as a sword." Ferguson vs. Bobo, 54 Miss. 21.)

**Can Business Law be Kept on the Pupil's Level?**

Generally, legal principles come to life when they are applied to ordinary transactions which are familiar to the pupil. Having come to life, these principles stimulate the pupil's interest because they are in the realm of his own experiences. Let us analyze a case which, because the facts are simple and might occur in the lives of any number of pupils, should bring the subject to the pupil's level.

Bluett borrowed money from his father and gave a written promissory note in return. Sometime later, and before the note was paid, the father died. The executor of the father's estate sued Bluett on the note. As a defense to paying the note, Bluett claimed that his father had promised to free him from liability on the instru-

ment in consideration of Bluett's ceasing to complain about the way his father treated him. Bluett claimed further that he lived up to his promise and did not complain again. The court held that Bluett must pay what he owed on the note for no consideration existed because it was too vague. (White, Executor, vs. Bluett, 2 Com. Law. Rep. 301)

**What is Gained by Applying Legal Principles to the Solution of Cases and Problems?**

The great variety of legal problems which business law pupils are called upon to work out during their discussions require a good working knowledge of legal principles for their solution. As business law pupils apply the legal principles they have learned, they are obtaining, whether they realize it or not, an appreciation of the principles of order, justice, and wisdom which are inherent in the law. For example, let us look at a case in point.

An unregistered pharmacist in a drug store made up a prescription for a customer. When the customer learned that the prescription had been filled by an unregistered pharmacist he refused to pay the bill. The owner of the drug store sued the customer for the unpaid amount. The court held that the customer need not pay the bill because the drug store owner permitted a violation of the law. Laws which require the registration of pharmacists are for the protection of the public health and are insurance against the issuance of dangerous substances to the public. (Shattuck vs. Watson, 164 Mich. 167, 129 N. W. 196.)

**In Conclusion.**

Business law should furnish pupils with accurate and practical information about law and its relation to their everyday living. In addition it should provide them with a medium for the free expression of their opinions. The subject stimulates logical reasoning by training pupils to back up their opinions with authoritative legal principles. Business law may enliven an ordinary recitation by changing it into a forum discussion.

Business law is a practical subject because legal principles come to life as they are applied to everyday transactions on the pupil's level. Moreover, pupils will realize that while they are not being trained to act as their own lawyers, they are learning to recognize the importance of legal questions confronting them. Business law pupils appreciate, too, the wisdom of securing the advice of a lawyer when the situation calls for it. By applying legal principles to the solution of case problems, pupils will learn to appreciate the factors of order, justice, and wisdom which are characteristics of law in general.



## Improvement of Instruction in Basic Business and Consumer Business Education

*In our changing economy the business educator must give equal recognition to the aims of the producer and those of the consumer.*

By S. J. TURILLE\*  
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There is no fundamental conflict between the vocational objectives and the basic and social objectives in business education. These objectives are complementary and supplement one another. They parallel (not supplement) one another, with both objectives needed. The basic or social-business subjects may be said to include such subjects as business law; junior, basic, or general business; business organization; economics; economic geography; and consumer business education. Some business teachers would add business arithmetic, business English, and personalized book-keeping to this list.

The objectives of the basic business subjects have been frequently classified as: [a] training for economic citizenship, [b] marginal job training, [c] personal and social economic education, [d] consumer education, and [e] combinations of the above four objectives. These objectives are frequently summarized into the dual objective of providing basic business information and skills for all secondary school pupils and of providing a broad, basic understanding of business to parallel vocational business education taken by business students.

A social understanding of business is essential to the successful perpetuation of our democracy. Ethical standards in business can best be revised and raised when the basic assumptions of the many are interpreted on a broad social plane. This can be fostered and developed in the public schools through instruction in the basic or social-business subjects. As one slogan has put it: "Democracy is the hope of the world. Youth is the hope of democracy. Education is the hope of youth."

Wars frequently lead to demands to socialize the curricula of the public schools. The business curriculum is no exception. This was true after World Wars

I and II. Some people believe that more "social" education teaches one to be more sympathetic toward his national and international neighbors and thus avoid future wars. Business is a highly integrated social activity with man and his relationships to man as the central core. Furthermore, teachers do have social philosophies. To express fairly and adequately a social philosophy about business they need to study business and its many ramifications to society in general.

### **Pupil Activity Is Important**

The teaching units in the various basic or social-business subjects must be filled with pupil's activity with considerable emphasis on the "learning by doing" technique of teaching. Such pupil participation in the basic business subjects is more difficult to plan than in the vocational business skill subjects. The classroom experiences must be practical, real, and plausible in the life of the high school adolescent enrolled in these business background courses.

Fortunately, the community nearby abounds with current, living illustrations for many of the unit objectives in the various basic business subjects.

Basic business education is in a nebulous state at the present time in the public secondary schools. Business teacher-training institutions stress the teaching of type-writing, shorthand, and bookkeeping to the neglect of the methodology and need for basic business education in the high school. Tonne<sup>1</sup> in discussing the weaknesses of basic business education, lists the following: poorly prepared instructors; uncertain goals; inability to test results; difficulty to adjust from teaching skills to non-skills; inability to adjust from 11th or 12th grade levels of teaching to 9th to 10th grade levels where some of the

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<sup>1</sup>Herbert A. Tonne, "The Fundamental Problems of Basic Business Education," *Business Education* (UBEA) FORUM, March 1948, p. 34.

basic business subjects are taught; and making subject-matter either too easy or too difficult. The solution to the many perplexing problems facing business education in the basic business subjects are not easy. While the co-operative efforts of many are essential, the business teacher-training institutions, the graduate schools, and the business teachers in the field must assume primary leadership in the stimulation, organization, and placement of the basic business subjects in their rightful place in the curriculum. Two of the more commonly taught basic business subjects are discussed in the remainder of this article.

#### **Basic Business**

This subject is sometimes known as junior business, junior business training, introduction to business, basic business, and by several other related titles. Some schools place general, basic, or junior business on the junior high school level and upgrade material accordingly for a more advanced introduction to business or advanced general business course on the senior high school level. General or basic business (this titling has been arbitrarily selected by the writer inasmuch as there is no general agreement among business educators as to a name for this course) is most frequently taught in the ninth grade as a one semester or one year course. The remainder of the schools offer general or basic business in the 8th or 10th year.

The historical background of this subject is interesting. One of the earliest advocates of a course in general business was Professor Frederick G. Nichols, of Harvard University in 1918. He wrote one of the first textbooks in the field and called it "Junior Business Training." It was a short, intensive course, pre-vocational and vocational in nature. This original course met a felt-need for many junior high school students were dropping out and obtaining employment in stores and offices.

With the advent of child labor laws and with higher employment age standards followed by the great depression of 1933, the course in general, basic, or junior business is now on junior high school level. R. G. Walters found in a survey in 1942 that over sixty-five per cent of the schools he contacted taught general or basic business in the ninth grade. It has among its main objectives [a] serving as a background or foundation for the more advanced business subjects, [b] providing exploratory and tryout experiences in business, [c] presenting the consumer with the basic training in consumer business attitudes and activities, and [d] instilling in youth a social and occupational concept of business and its contribution to society as it operates in our present democratic system of gov-

ernment. These objectives assume significant proportions at the impressionable junior high school age level. In a recent report of the National Association of Secondary-School Principals, "Planning for American Youth," general business knowledge is included as one of the imperative knowledges that all youth in a democratic society should possess.

The content material found in the typical foundational general business course varies according to aims. In an exhaustive study of some one hundred syllabi, topical listings, and textbooks in general, basic, or junior business, the writer found wide variations of topics studied. Among the more frequently mentioned items are budgeting and record keeping, meaning of business, handling of money, business arithmetic, banks and banking procedures, credit, thrift, postal services and regulations, investments, insurance, home ownership and property, communications, how business is organized, interest, itineraries, occupational opportunities, and vocational guidance. The business teacher will find that both the contact plan technique and the project plan technique (discussed in preceding chapters) are suitable for the teaching of the basic business subjects.

#### **Consumer and Exploratory Values**

General, basic, or junior business has great consumer and exploratory value and should be made available to all secondary school students. This one semester or one year course should include real general business education and not copy material which belongs in the general education program.

Two real life experiences illustrate the real need for general business training in the public schools. The president of a well-known state college in one of the midwestern states received the sheriff of the county in his office one day. A freshman girl in the college had written several "no fund" checks on her home bank. The girl was called from her classes to explain. She was very much surprised that the checks had not gone through. Her illiterate, but innocent, explanation was that she had just deposited \$100 in that bank about 60 days ago in a checking account. The bank had given her a checkbook. And to prove she was not overdrawn she showed the president and the sheriff five blank checks left in her checkbook. It was her honest impression that checks could be written as long as there were check blanks. This may be a more extreme case but the consumer illiteracy in the use of banking services is well-known in business and banking circles.

Another college freshman filled out a money order at the post office but failed to enclose the money order in her letter to the business firm from which she was buying some merchandise. When the firm wrote back and requested the money order the young lady promptly went

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*"A pressing problem in the teaching of basic business is the inadequacy of supplies and equipment."*

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to the postal clerk and inquired as to the delay. As evidence she showed him the stub and the money order itself. She did not know that the money order had to be sent in but was working on the assumption she had received only the stub. Here was a need for general or basic business education.

One of the pressing problems in the teaching of the basic business subjects is in the inadequacy of supplies and equipment. Douglas<sup>1</sup> gives three reasons why the basic business subjects classroom should be well equipped. They are: [a] the pupils who will later become business graduates to a great extent acquire their learning habits and attitudes towards business classes in this room; [b] non-business pupils get nearly all their general information about the business world in this room, with resulting attitudes likely to be formed accordingly; [c] high instructional standards in these basic courses will "set the pace" for more advanced courses.

The opposite also is true. Douglas recommends (among other standard pieces of equipment as blackboards, tables and chairs) such equipment as a modern opaque projector, projection screen, motion picture projector, economic geography map, world globe, movable projection table, glass display case, storage cabinet, magazine display rack, bookcase, and special electric outlets for special lighting of displays.

One of the more common teaching aids in the basic business subjects is the use of the workbook. The majority of the textbooks in this area of study have accompanying workbooks. Actual business forms may also be printed or duplicated for use by the class. A number of printed, standardized tests are now available for use with the various basic business subjects. Newspapers and magazines are desirable adjuncts to the textbook in keeping students in the basic business subjects abreast of current economic and social developments.

#### Consumer Business

Increasing attention is being given to the education of the consumer by the educational institutions of this country. The content and place of consumer economic education in the public school program has attracted the attention of not only the teaching profession but also of private business interests who are affected by its outcomes. Economic responsibility is as important as civic responsibility in a functioning democracy. A capitalistic economy of free, competitive enterprises must have both if democratic society is to survive and prosper.

<sup>1</sup>Lloyd V. Douglas, "Basic Business Room Equipment," Chapter V. *The American Business Education Yearbook*, 1948. "Physical Layout, Equipment, Supplies for Business Education" p. 191.

There is no reason why producer business education and consumer business education cannot be offered in the same school system. Their objectives are aimed in the same direction—the training of a versatile competent, social-minded, producer-worker, and consumer citizen. Producer business education has been emphasized to the almost complete exclusion of consumer business education in the public secondary schools. It is possible to make available the latter without impairing the effectiveness of business skill training.

Historically, consumer education has moved through three familiar eras. The "scare" era, with its sensational-type books, was followed by the "antagonistic" era, where tense emotionalism and some semblances of investigational effort prevailed. At the present time, consumer education is moving into a third, more wholesome period, which might be known as the "cooperative" era. A constructive, analytical, searching attitude with a unification of long-range objectives is the desired goal here. The aim is to co-operate with, help, and improve business and the consumer alike.

#### Teaching Materials

The teacher seeking material for use in the education of the consumer will be surprised at the immense quantity available. The problem in consumer teaching materials is one of quality, not quantity. A number of excellent textbooks have recently made their appearance in the secondary school and college fields. But the textbook is not the only source of consumer materials. More than thirty different publications devoted primarily to a discussion of consumer problems are in circulation. The teacher must select, cull, and classify these materials to fit the best interests, abilities, and needs of impressionable secondary school youth.

The growth in the number of separate consumer courses installed in the secondary school has been marked in the past decade. The separate course movement received its biggest impetus during the depression of the '30's. Research studies reveal that the offerings for these separate courses are largely concentrated in the eleventh and twelfth grades. The courses are frequently one semester and one year in length and are elective. They are often taught by business educators. Coupled with this separate course movement is the integration or fusion movement whereby schools are seeking to teach consumer education in all the courses offered as an integrated objective.

There is a growing recognition that the content in consumer business education must be taught in the nature of principles and practices and not specific items. Consumers will find it difficult to become expert, intelligent buyers of 10,000 or more different items. The minimal



essentials of consumer business education will go beyond buymanship. It will include use of banks and banking services, (including such basic essentials as check writing, indorsements, depositing) budgeting, recordkeeping, credit, investments, savings, insurance, taxes, consumer attitudes and appreciations, consumer business law, and other minimal essentials of consumer business education. Many units in this course duplicate the general or basic business course. Due to the limited space available in the curriculum for course offerings, it is recommended that the general or basic business course use a consumer-producer approach and thereby eliminate the necessity for a separate consumer business course in an already overcrowded program of studies.

A qualified, successful consumer business teacher will be open-minded, fair, even-tempered, practical, objective by nature, possessed of a rich background understanding of business, and visionary enough to set up long-range goals. He will have an avid passion for upholding, by indoctrination, the fundamental tenets of American democracy. The importance of producer-consumer cooperation will loom large in his teaching plans. The teacher must be the balance wheel against extremities of thought.

#### Perplexing Problems

In searching for the minimal essentials of consumer business education one discovers that the entire field of consumer economic education presents many perplexing problems of major importance. Its immaturity as a systematically organized educational program is readily apparent when one examines certain basic procedures that are already fairly well established in other fields of education. The curriculum is typical. Not only is there a lack of agreement as to what, where, and how courses should be offered but the basic essential content of consumer economic education itself is undermined. Some would emphasize advertising, others minimize it. Others believe buymanship or budgeting or something else constitutes the core content. Few are convinced that the home economics department, or the social studies department, or the business education department is best prepared to handle the education of the consumer.

An articulate minority may focus undue attention on points of view and content not subscribed to by the majority of educators engaged in consumer business education. Localized opinions too often supercede facts. A crossfire of opinionated statements, that do nothing more than create ill-will, must be eliminated if consumer business education is to serve its educational purpose. In a recent examination of some two hundred and twenty-five separate pieces of literature by the writer, a considerable degree of biased and tactless, unsubstantiated statements were found.

That the attitudes toward certain philosophies incorporated by teachers reflected themselves in the teaching process, no one will deny. The elastic and formative mind of the secondary school youth is easily moulded. The teaching plan should seek to impartially acquaint the student with his personal problems and their harmonious relationship to society. The improvement of the economic, as well as the social, order will be forever a desirable goal of education. Factual evidence, based on research, is needed to determine these minimal essentials. As one leader in the field has aptly stated it, "There is an abundance of available material, but it is badly in need of selection, organization, and presentation in an interesting and assimilative manner. This problem is the most challenging and, at the same time, the most promising problem in business education. It offers the young, ambitious teacher of business education a rich outlet for study and research."

Three possible classifications might be used when discussing these essentials. The "*minimal essentials*" of consumer business education includes that basic and necessary amount of information and skills that should be possessed by secondary school pupils. Then there are "*valuable, important and desirable essentials*" which are those borderline consumer values that, while not absolutely necessary to the pupil in his economic management training, are valuable adjuncts in the development of a greater degree of consumer economic efficiency. The degree of value depends on the needs of the individual. For some persons one item of consumer information or skill might be minimally essential while for another unnecessary and superfluous. A third distinction is that of "*non-essentials*" so classified solely because of a need for a further limitation of the hundreds of topics advocated by many teachers of consumer education. Into this classification goes those items which are vague, indefinite, and general in nature. The latter may be regarded as superfluous, unnecessary information or skills in the training of a well-rounded individual in consumer business education.

In an interesting study by Gabriel<sup>1</sup> on the methods of teaching courses in consumer education it was found that the following five methods were the favorite methods of stimulating the interest of students: [a] discussions, [b] personal problems, [c] products-merchandise, [d] practical problems, and [e] individual experiences. The study revealed that discussions and questionnaires were the most frequently used methods of discovering and satisfying students' present interests and needs. Individual differences were met through the use of projects,

<sup>1</sup>Puzant Gabriel. "Methods of Teaching Consumer Education," Monograph 64. Southwestern Publishing Company, Cincinnati, Ohio, March 1946.

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*"There is urgent need for everyone to understand and appreciate the place of business in a democracy."*

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special reports (choice and projects according to ability and interest), and extra-credit assignments. Consumer education teachers were asked in the study to state what had been the most effective methods developed since they started teaching this subject. The discussion method rated first, followed by projects by individuals or groups, reports, experiments, actual products—samples and demonstrations. Individual projects were the most common form of homework assigned by these teachers.

There is considerable discrepancy existing today as to the relative value and ranking of items within these so-called minimal essentials of consumer business education. There is much overlapping and unnecessary duplication between subjects where separate courses do and do not exist. Harmless, unavoidable, and helpful duplications and overlappings do have their place in any program of instruction. The same item of consumer information or skills might be listed in a number of subjects. A case in point briefly but vividly illustrates this condition. *Budgeting* is mentioned as a consumer value approximately sixty-five times in over one hundred of the separate business curricula examined. It must be admitted that teacher abilities differ but a reading of the literature does not seem to imply that the allocation of "budgeting" (and other items) was based on any particular teacher qualification or pupil need within the department.

It should be constantly kept in mind that secondary school pupils need a well-balanced conception of economic life and how to live. Therefore, any of these

consumer topics which are incorporated in the teaching plan must not receive a one-sided, distorted emphasis. Thrift must not be taught to a point of miserliness. The business teacher must not be all anti-business revealing only producer-mistakes, neglecting to point out consumer weaknesses and mistakes. Strike a balance. The far-seeing instructor will teach that *planned giving* is as important as *planned spending* and that *wise use* is as valuable an asset as *wise buying* of goods and services. Business teachers should see to it that the consumer appreciates his duties and responsibilities as well as his rights and privileges as a consumer.

Consumer business education is too important to be without plan as it now exists in the majority of the secondary schools. Long range planning is imperative. Business teachers must not fool themselves into believing that standards of living can actually be raised through an unplanned program of instruction. The present age calls for a willingness to really sacrifice. To forego the gratification of certain fleeting, whimsical desires is not true sacrificing. It is better to be economical in financial management with reference to the buying and use of consumption goods and services. Government, public and private business interests, consumer, student, teacher, all must cooperate in assuming their part in a changing economy. The public secondary schools, with the considerable help from the business teacher, must be ready and willing to accept the challenge and double their efforts in the preparation of an educated consumer citizenry.

## In-Service Observations for Basic Business Teachers

*By observing each other in action, small-area discussion groups have proved helpful in stimulating teacher-growth and technique.*

By GLADYS PECK\*

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The terms basic business, social business, junior business, and general business are used synonymously by some people. To others, there is a marked distinction between the terms, and it is not possible to use them interchangeably. Regardless of the individual conception of the distinct meanings of the different terms, and despite the fact that much lip service has been given to all of them, business educators in general agree that

genuinely satisfactory classroom work has not been done in this area.

A discussion of general, social, or basic business could, of course, be very broad and far-reaching; however, this treatment of the subject will be limited here to some of the material which is taught in the ninth grade of the Louisiana high schools and which, for want of a more specific and applicable title is termed "general business." Many of the Louisiana educators, since

\*Miss Peck is state supervisor for business education in Louisiana.

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*"Any teacher worthy of the title should be interested in professional growth."*

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learning the importance of this course in general business, have raised the questions of why more schools do not schedule such courses and why better jobs are not being done in the classrooms where they are taught.

The answer probably lies in the fact that before any job can be done well its objectives must be thoughtfully conceived. One of the chief objectives of a business-education program is to provide education in the phases of business that concern every member of organized society. There is urgent need for everyone to understand and appreciate the place of business in a democracy and to have a fundamental knowledge of the agencies, services, methods, practices, principles, and organization of business. Everyone has a business life; everyone is concerned with problems which arise in dealing with a fellowman on a business basis; therefore, every student should have some understanding of business—how it operates and how it serves him and his fellowman. To instill such conceptions is the aim of the course in general business as outlined for the high schools of Louisiana.

#### Objectives in Louisiana

The chief emphasis of the course is on the general, nontechnical values of business information which are useful to everyone, regardless of his occupational interest. Its major purpose is to give boys and girls a basic understanding of the business goods and services which will be of value to them whether or not they become workers in or operators of business organizations. The course is designed not only to develop basic occupational intelligence and business concepts but also to develop such basic economic and business understandings as the following:

1. An understanding of the relation between the business environment and personal and social welfare.
2. An appreciation of the meaning and functions of money and the ability to make intelligent use of consumer banking services.
3. An understanding of the elementary principles involved in the management of personal finances.
4. An understanding of the general principles of intelligent spending and buying.
5. An understanding that insurance is the means developed for sharing economic risks.
6. An appreciation of the importance of developing the habit of saving and an understanding of the elementary principles involved in investing money wisely.
7. An appreciation of the significance of modern means of communication and transportation.

Where the course in general business is being well taught, administrators, teachers, students, and parents agree that the objectives and accomplishments are most worth while; therefore, it is only natural that the question should arise as to why some of the schools do not schedule the course. This is no doubt due to a general lack of understanding of the primary objectives of the course and also to the fact that so few teachers have been trained to teach these subjects properly.

#### In-Service Training

What can we business-education administrators do to assist in the solving of this problem? As we come face to face with the question, the immediate answer seems to be found in *in-service training* for business teachers. Any teacher worthy of bearing the title is interested in continued professional growth, and such growth can be had through well-planned and well-conducted professional meetings. In Louisiana, it has been found that one of the most effective means of teacher growth is the small-area discussion group, meeting regularly at frequent intervals throughout the year for the purpose of making earnest study of ways and means of better meeting the needs of the boys and girls of the community. Some of the meetings may be held in the classrooms of teacher members during regular class periods. From time to time they may observe a lesson being taught by a teacher who does an exceptionally fine job of a particular course or subject. At the close of the lesson, and after the students are dismissed, the visiting teachers may, in a very friendly and highly professional manner, list on the green board the teacher's objectives, some of his accomplishments, some of the things he did exceptionally well, and some of the techniques or activities which could be improved. Such analysis and constructive criticism stimulates imagination and creative teaching ability. All such meetings must be planned by the teachers themselves and held on a voluntary basis—the state, parish, or city supervisor assisting only when needed for making necessary arrangements or serving in an advisory capacity, in response to an invitation.

Several of these small-group classroom meetings have been observed recently. In each case, visiting teachers were seated in an unobtrusive location before the students arrived. In one case there was evidence that the class had been doing work relative to different types of business. In one corner was a miniature grocery store, in another was a reproduction of a small cotton farm, and near the door was a miniature oil field. A chart was on display which showed the interdependency of one business or industry upon another. Shortly after the lesson began the visiting teachers realized that the dis-



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*"... genuinely satisfactory classroom work has not been done in the area of basic business."*

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plays around the room were not representative of the lesson being taught but of a previous lesson. The subject being considered that day was money and bank service.

#### Studying Banks

A young man, as chairman of the research committee on money and bank service, gave an excellent report on the history of money, together with his sources of information. His report stimulated many questions and brought out considerable information, such as a list of the different materials that have been used as media of exchange and why these materials were used. Another member of the committee brought old coins borrowed from an uncle who had quite a large collection.

Another report was given by a young lady who compared the visit the class had made the day before to a small local bank with a conducted visit she had previously made to a national bank while in a large city. Some of the questions this young lady answered were: How large was the big round door through which you passed to enter the safety deposit vault? What color was that \$1,000 bill you held in your hand? Whose picture was on it? What percentage of the employees of the bank were women? Were all the coin wrappers men? Why? What were the policemen doing in the bank?

A young man suggested to the class that they might include a visit to the large city bank in their plans for a spring visit to that city. The class president was instructed to write the president of the bank for permission for the visit and to make the necessary arrangements. The teacher said she would be pleased to accompany the group on the tour.

Another young man, who had secured from the local bank a sample signature card for each member of the class, reviewed the necessity for having official signature cards for each depositor. A young lady suggested that since there was no available space for a bank display, the farm display be taken down and a bank be set up in its place. A committee was named to plan the display and report to the class at the next meeting, after which officers of the bank would be elected.

Another young lady reminded the group that before they could use the services of a bank it was necessary to know something about writing checks, whereupon several blank checks were given to each member of the class, and they were given instructions concerning the information needed for each blank line. Then the teacher drew a check form on the green board and, with the assistance of the class, filled it in—pointing out the importance of using the correct date, the correct name of the payee and reasons for filling in the entire line, the

reasons for having the amount written in both figures and words, and the importance of correct signature. After erasing the check from the board, each student was requested to fill in one of the forms which had been given him. The checks were exchanged and any errors called to the attention of the maker. It was interesting to note the vigilance of each member of the class in their effort to detect certain types of errors.

At the close of the class the boys and girls showed considerable interest in the new bank that was to be organized the next day. They were thinking of a name for the bank, the amount of its capital, the number and qualifications of its officers, the best available location, how many departments it should have, the functions of each department, and other points of emphasis.

#### Studying Insurance

Another class observed was one being taught in a fairly large urban school. Before the pupils arrived, the classroom teacher told the visiting group that they would be surprised to find the class working on insurance so early in the school year. There had been a serious automobile accident in the community in which several of the children were deeply interested so he had thought that it was an excellent time to capitalize on this interest in car damages and to teach the unit on insurance, and incorporate a study of safety measures for driving. The class had agreed *not* to discuss this particular accident in the class but to collect information on five wrecks in other parts of the city or state which had been reported in recent newspapers. Some work had already been done on the unit, and the day we were there the pupils were given mimeographed sheets to be filled in with answers to the following questions: What is meant by the word "insurance?" Why is it important to share economic risks? What does comprehensive insurance cover? What is collision or upset insurance? What is meant by public liability insurance?

The answers to these questions indicated that the pupils had a fair knowledge of some of the types and purposes of insurance and an understanding of some of its common terms.

Students had been previously selected to read accounts of the five accidents about which reports were to be made. The class placed on the board an analysis of each accident and the types of protective insurance for each type of damage incurred. On another board, the class listed the safety rules that were probably violated which led to the accident. The class was intensely interested in each accident and the best methods of sharing automobile driving risks as well as in the care that drivers should take to avoid accidents. They decided to invite a

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*"Teachers agree that in-service training is valuable."*

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local insurance man to talk to them about automobile insurance and tell them something of its costs. The boys were anxious for some statistical information on accidents within the city and decided to keep a scrap book on serious accidents and to tabulate the safety measures which most likely were violated to cause each accident.

It seems to be the general consensus of the teachers who attended these small-group meetings that the in-service training which results from such regular and frequent meetings of business teachers could be of great value in improving the teaching of general, basic, or social business, courses which offer valuable information to all students.

## Teaching General Business

*Personal contacts between students and business organizations; between teachers and businessmen will place business and education on a firm foundation.*

By ISABELLA KELLOCK COULTER\*  
Simmons College  
Boston, Massachusetts

CONTRIBUTOR'S NOTE: *This article, while describing a college situation, is readily adaptable to the secondary-school program.*

Many words have been addressed to classroom teachers on suggested teaching techniques and teaching procedures. But any suggestions made to enable the classroom teacher to do a better job should not be regarded as arbitrary teaching standards. They are the results of one teacher's experience. Teaching techniques which have been successful in one class will not necessarily work in just the same way with another. Every group of students will vary in background, attitude and response just as teachers will vary in their effectiveness in the classroom and in their relations with students. In the final analysis, every classroom teacher develops his own techniques for presenting a subject.

Introduction to business, a semester course at Simmons College, is offered to sophomores as a general business course. This course is a basic course for later specialized study in business. Instruction in the course is planned to help students to acquire:

1. An understanding of how business functions in America under a capitalistic economy, including a recognition of the complexity and interdependence of our economic system.
2. A mastery of a business vocabulary which will develop basic concepts essential to further study of specialized areas of business or economics.

\*Miss Coulter is an associate professor of advertising at Simmons College.

3. A comprehension of the nature, functions, and scope of personnel, retailing and marketing, finance, and accounting, which is essential to an intelligent choice of an area of vocational specialization in business.

4. The ability to handle more effectively one's personal or consumer-business activities.

After teaching this course for several years, the writer has developed certain techniques which others may find to be useful.

### Developing an Effective Business Vocabulary

At the beginning of the course each student is given a mimeographed list of important business terms, arranged according to the chapters in the text. Such a list helps the students to identify the most important business terms included in the course. Students thereby have a check list which they can use to assist them in reading the textbook and in reviewing for periodic tests. The teacher likewise has a tool that can be used for oral or written measurement of students' mastery of business concepts.

### Relating Textbook Study to Current Business News

Each student is required to keep a scrapbook of current business information. The objectives of such a book are to vitalize the course through a study of pertinent current business news and business procedures, to motivate the student to read as much as possible beyond the text book assignments, and to become familiar

with the editorial content of leading business publications.

The following headings are suggested divisions for material to be gathered: Ownership, Finance, Physical Factors, Personnel, Marketing, Managerial Controls, and Government and Business.

The sources recommended for material to be used are business papers and forms, magazine articles, newspaper clippings, and special private and governmental publications.

When students collect business forms or papers, they are required to obtain them first hand. For example, in the discussion of purchasing, a student might select the forms of a particular firm, which are used in the requisition of materials and the placing of the purchase order with a supplier. Unless the business is one to which the student has access through personal connections, it is preferable that the instructor make the necessary contact for the student. It is not good public relations to have students indiscriminately selecting concerns to canvas for scrapbook material. It is not only annoying to the concern but, in the majority of cases, the students end up with a collection of forms of which they have no real understanding, either of their purpose or sequence of use.

Each item included in the scrapbook must have its date and source indicated, a written explanation for the choice of material selected, and a critical and penetrating evaluation of its contents. These instructions apply to all selections. For magazine articles which cannot be clipped, the students are expected to summarize them, briefly and clearly, so that they are understandable to one who has not read the articles.

A reading and research room is maintained to familiarize our students with business publications and to motivate them to do as much outside reading as possible. Current issues of representative magazines in business, as well as a wide variety of special publications from business, governmental, and professional sources are made available. Examples of periodicals available are the annual reports of leading companies, advertising agency reports, American Management Association publications (*The Management Review and Personnel*), Better Business Bureau materials, *Business Week*, Dun & Bradstreet's *Business Charts*, *Forbes*, *Fortune*, *Harvard Business Review*, *Journal of Marketing*, *Modern Industry*, *Modern Packaging*, *Personnel Journal*, *Sales Management*, *Tide* and publications of the U. S. Departments of Commerce and Labor.

A bulletin board is used to post interesting pamphlets, charts, current events, and other items under four headings—Accounting and Finance, Management, Advertising and Marketing, and Personnel. Interesting material

which has been collected by students or the instructor is either mounted for display or filed for reference.

In evaluating the scrapbooks for grading purposes, four standards—excellent, good, fair, and poor—are applied to neatness and arrangement of material, variety of sources and subject matter covered, and to the quality of personal comments.

#### Using Committee Assignments

Applied problems may be assigned to the entire class, to committees of three to five students, or to individual students depending upon the objectives of the problem and the amount of research involved. Practical problems provide the students with an opportunity to apply concretely the principles presented in the textbook. In the class discussions emphasis is given to locating source materials and how to use these materials intelligently. The experience of contacting business firms and governmental agencies and conversing with executives is encouraged.

If a problem is assigned that requires a committee to secure information from a business concern, it is advisable for the instructor to make the initial contact. In this way, committee members are routed directly to the people responsible for giving the necessary information. Otherwise the student committee may never get beyond an information desk or a receptionist.

Committees of three to five members (the chairman selected from among the members) have proved to be most effective. A committee chairman is responsible for directing and coordinating the work of the members of his committee, as well as presenting their findings in a report to the class. Following the presentation of a report, all committee members are available for questions. Committee membership is changed with each problem and the chairmanship is rotated. Such committee work is valuable in training students to assume leadership and responsibility, work harmoniously with each other, organize material gathered into an intelligent report, develop self-confidence and poise when addressing a group, and handle effectively the question-answer period.

#### Making Plant Visits

Plant visits may or may not be feasible for certain schools. If the college is located in an area which is accessible to business and industry it will be possible to vary visits to different companies and plants each year. The fact that plant visits are time-consuming for executives and if carefully conducted, take many of their personnel away from important work, makes it desirable to use different plants each year.

In past years, classes in our school have visited the



distribution and warehouse centers for regional grocery chains; a motor company for observation of assembly line techniques; and manufacturing plants to observe production management and to understand the importance of integrating all the elements of the productive process—men, machines, tools, and materials. With sign-up sheets posted on the school bulletin board, each student enrolled in the course has an opportunity to select and visit at least one company. Each plant visit is limited to 25 students.

Before a tour of a plant is started, an executive explains the organizational set-up of the company, the departments to be visited, and the functions of each department. The students are divided into groups of eight with a guide assigned to each group. Following the tour, the students assemble into one group and are given an opportunity to ask questions. The day following a plant visit, the high-lights of a trip are presented to the other members of the class. This exchange of information has proved to be most helpful.

Plant visits are worth-while for they provide the students an opportunity to see large manufacturing plants and businesses in actual operation and observe at first hand many of the business functions described in the textbook. The success of any plant visit, however, is dependent upon careful organization and the cooperation of company personnel.

#### Using Outside Speakers

Since introduction to business is given in one semester, only limited use can be made of the services of outside speakers. It is important that the time of their appearances coincide with the subject being discussed in class. For example, the president of the Boston Stock Exchange spoke to all students in the course on the subject of "An Interpretation of the Financial Section of a Newspaper." Prior to the talk, the students discussed the textbook material on long-term financing, short-term financing, financial institutions and security exchanges. Thus the students had an adequate background for the speaker's subject.

Experience with these teaching techniques, over a period of five years, has proved to be most profitable. Students have developed basic concepts and ideas in addition to accumulating factual information. They not only have increased their understanding of their chosen area of specialization, but they have also developed a greater appreciation of the part that business plays in our social order. Furthermore textbook material has been kept current and the course content given vitality and significance. It is believed that students have found introduction to business an exciting educational experience that has awakened within each one an intel-

lectual curiosity which extends beyond the covers of a textbook.

But it is equally important for teachers to do more than just meet their classes. Teachers should make personal contacts with businessmen and business organizations in the area of business in which they are teaching and whenever possible, participate in the activities of the business associations. There are too many teachers who do not know about where their students eventually may work and the job requirements. On the other hand, many businessmen and organizations do not know much about how the schools and colleges are training future employees. Business and education need to understand and support one another. The teachers can take the initiative in bringing the two groups together. These contacts will help the teacher do a better job of enriching course material and educating students more adequately for professional objectives.

### SELECTED READINGS ON BASIC BUSINESS

#### FROM BUSINESS EDUCATION FORUM (Vols. I-VI)

- "A to Z in Basic Business," Gladys Bahr, Jan '51, p. 11.
- "Are You a Good Teacher of Basic Business Subjects?" Harold B. Gilbreth, Dec '50, p. 35.
- "Are You a One-fifth, a Two-fifths, or a Four-fifths Teacher?" Vernon A. Musselman, Oct '49, p. 36.
- "Basic Business Education Through Consumer Information," Eugene H. Hughes, Oct '48, p. 15.
- "Basic Business in Times of Stress," Harold Gilbreth, Mar '51, p. 9.
- "Character Training Techniques," Winifred West, Apr '50, p. 32.
- "Comments on General Business Training Problems," Horace M. Meehan, Nov '47, p. 10.
- "Community Centered Motivating Devices and Procedures," Harold Gilbreth, Apr '51, p. 33.
- "Common Ground—Common Problems," Warren G. Meyer, Mar '50, p. 8.
- "Consumer Education for Adults," Jessie Graham, Mar '49, p. 34.
- "Consumer Education in the Secondary Curriculum," Henry Harap, Oct '47, p. 12.
- "Consumer in the Marketing System," Hugh G. Wales, Mar '49, p. 37.
- "Cultural Implications of Economic Geography," John L. Rowe, Feb '51, p. 34.
- "Devices in Teaching Law," Irving Rosenblum, May '51, p. 38.
- "Do Business Teachers Like to Teach General Business?" Clyde Beighey, Apr '48, p. 17.
- "Economic Geography is Important," Donald J. D. Mulkerne, Apr '49, p. 16.
- "Fundamental Problems of Basic Business Education," Herbert A. Tonne, Mar '48, p. 34.
- "General Business is Vital to a Complete Business Training Program," John H. Hall, Jan '48, p. 9.
- "Guidance in Basic Business Education," J. Frank Dame, Mar '50, p. 15.
- "Guiding the Senior in Basic Business Subjects," Gladys Bahr, May '49, p. 16.

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*"We have consumer problems because we find it difficult to keep informed . . ."*

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## Efficient Consumers: Pound and Penny Wise

*The teacher who practices intelligent, planned-spending will heighten interest for the student.*

By MARIE HOERNER  
Dundee High School  
Dundee, Illinois

Did you think twice before you bought your automobile? Did you investigate the different makes as to price, accessories, cost of operation, mechanism, and style? Did you discuss with friends and neighbors their likes and dislikes in cars, their buying and using experiences? Did you study auto advertisements? Did you read pamphlets and reports written about cars? If you did, you were "pound wise." It is essential when spending large sums of money that consumers investigate all possibilities before investing money in a product that we expect to use for some time.

Watching our pennies is important, too. How much investigating did you do before you spent a half dollar today?

### **Is There a Teacher Need for Consumer Information?**

As teachers we need to be "penny wise" before we can help our students to be wise consumers. How many of us have made or heard remarks such as: "I hope I can hold out until pay day." "I spent most of my check last week paying last month's bills." "I cannot afford that trip." "My insurance did not cover that." Do we buy because we think we are getting a "bargain" when perhaps it is not a bargain, or do we plan and choose wisely?

Is a bargain always a bargain? A well-known dress shop in a large mid-western city advertised a sale for a certain day—"big bargains," "drastic reductions," "you cannot afford to miss." The evening before this big event we happened to be waiting nearby for a bus, and were quite surprised to see the window decorator removing the original price tags and replace them with brightly colored "sales" tags with the same prices on them.

### **How Are We to Know if We Are Getting Our Money's Worth?**

First of all, we must have a *need* for the article or service we are purchasing. Inventorying or surveying our "holdings" will show if we already have such ownership, and then we must exercise a little common sense or judgment. If Miss Smith prefers the sheerest hose,

but in her classroom there are numerous objects that snag her hose, she would be exercising better judgment to pay less for stronger hose.

Familiarity with the *quality* of our purchase is essential. We need not be specialists, but we need a fair degree of familiarity with the quality or standards of the purchase. Mr. Jones knew leather; when he saw a suitcase of the very best leather selling at a very low price, he decided to purchase it. The clerk said he would be glad to wrap it for him, and started toward a back room, whereupon Mr. Jones said he preferred taking it unwrapped. The clerk became indignant, and only when Mr. Jones said he would not buy the suitcase did the clerk agree to sell it to him unwrapped. Later Mr. Jones learned it was the habit of this clerk to switch bags in the wrapping process, so the unsuspecting customer would carry home a bag the same in style but of inferior quality. This would be a very rare case, but how many times are we fooled because we do not know the value of the article? We must be able to determine its usability, serviceability, "life expectancy," stability, or dependability.

We must be able to detect camouflaged weaknesses or defects. If we are buying a used car, we must determine if there are "covered-up" dents or defects that spell trouble and expense in the future.

Another essential is familiarity with prices. Can we get the same thing somewhere else at a lower price? Does this store add a little to its prices because it has a "good name" or because it must cover its delivery expenses? Do we pay more if we buy on installment? Can we get the same quality at reduced prices if we buy out of season? Fruits and vegetables in season are at their lowest prices, but clothing may be at its highest in season.

Comparing items and prices frequently will help in choosing articles at less-than-regular prices. By so doing, we will learn when and where it is best to buy.

The realization that retailers are human too, is another "must." Do they tell us the whole truth? Are they inclined to color their remarks to fit the occasion? Are they concerned about the profits they expect to make?

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*"Teachers can and should practice what they teach."*

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Perhaps the clerk is new on the job. Perhaps he is not thoroughly familiar with the product. In his anxiety to make good, he may make erroneous statements in order to ring up a sale. Can we detect these human weaknesses? Are we inclined to believe everything we are told?

We must also recognize the fact that we are very gullible and somewhat emotional. We want to be flattered by statements that build our ego. A clerk may take advantage of this characteristic by telling a prospective customer that a dress is "so becoming," or that the perfume is "so divine." Should we believe everything we hear and read? Is the truth hidden in the fine print of written material? Are the defects or weaknesses omitted? Did the writer put into it only those points that would appeal to our emotions, or likes, or fears, or purses? Many advertisements are beautifully colored, the wording is enticing, and the product is the "best on the market." If we bought all best-on-the-market products, we might find ourselves very much overstocked.

Advertising is a means of attracting the public, a method of getting people to buy. Advertisers know how to gain attention. They are aware of the fact that the more we feel we will benefit personally, socially, or materially the more likely we are to buy. We must learn to recognize the truth.

#### **Why Will Consumer Education Help Us?**

We have consumer problems because we find it difficult to keep informed on the great variety of products on the market, to know just what is best for us, to distinguish between truth and flattery, and to know how to use our choice so we can maintain its best qualities. Through consumer education we will learn what service or product we can buy that will give us the most satisfaction and service for our money at the least cost—initial and upkeep. We will avoid many of the heartaches and financial worries that may result from our plunging into a purchase without first considering thoughtfully and investigating wisely the item we contemplate owning. If teachers can benefit from consumer education, it is obvious that students also need help in becoming more discerning, more efficient, and more careful consumers. Teachers have many opportunities to acquaint students with the principles of wise consumership.

#### **How Can Teachers Impart the Consumer Fundamentals to Students?**

Teachers can and should practice what they teach. Attitudes have a great influence, therefore, we must not

be too conspicuous, too overzealous in our attempts to pass on our beliefs. Actions often speak louder than words.

Teachers can give students the opportunity to read the advice of experts through textbook material, magazine articles, and pamphlets. They can give students an opportunity to see good practices as shown in audio-visual aids.

One good source of information on suggestive instructional materials available for consumer information is the article written by Ray G. Price, "Instructional Methods and Learning Activities in Consumer Education." This article was published in the March, 1948, issue of *BUSINESS EDUCATION FORUM*. Consumer references should be a part of any library. Having easy access to materials, especially when they are arranged attractively, will "force" the students to pick them up, glance through them, and read portions that are of special interest. Interest catches fire, and fire will spread until all students will look upon the consumer section of the library as a daily "must."

Teachers can give students actual experience through discussion with representatives in the field, through field trips, charts and bulletin board displays, and through contacts with relatives and friends. A variety of activities and "realia" is bound to appeal, to take care of individual differences, to motivate even the most difficult-to-reach student. All of us are different; therefore, what appeals to one will not appeal to another. A good learning situation for one may not be for another, but we can reach every student when our activities are varied.

Contacting relatives, friends, and businessmen for their experiences has an added objective—that of informing the public concerning facts they should know. Parents take an interest in school activities and will ask for more knowledge when their children bring home information of interest and importance. This spurs the student on to seeking more information that he can take home to his family for their use. Is there interest? There certainly is. Why? Because there is a reason, an objective. The student is doing something, and he is not doing the same thing in the same way all the time. The learning situations are presented in varied ways.

Teachers can acquaint students with the fact that it is not wise to believe everything they see or hear because misleading statements may be made when stores are so anxious to sell. Also, that advertisers are well-trained in the art of getting the public to open their purses. Fallacies in advertisements can be pointed out so students may become familiar with the "catchy" words.

As a result of good teaching our students will be "pound and penny wise" because as good consumers each will:



1. Check his needs. He does not spend the money until he needs the item.
2. Open his mind as to sources of supplies, because he investigates all possibilities first and does not make hasty decisions.
3. Note all qualities of the product or service he is considering, rather than merely price and beauty.
4. Separate intelligently the desirable from the undesirable advertisements, labels, references, and sales talk.
5. Utilize his purchase with care so that he gets maximum satisfaction from it use.
6. Manage his money. He has planned his spending to cover his living costs, to allow for personal development and well being, and to provide for systematic saving.
7. Enlist the aid of the sales clerk or agent as his final source, but he does not rely on this human element. He has investigated carefully and chosen wisely, and now needs the help of the sales clerk to bridge the gap for him to make ownership possible.
8. Round out his possessions with something that is of maximum wearability or tastability, dependability, and has exercised money wisdom in doing so.

In addition, each has considered, chosen, and contracted for something that will be an asset and not a liability. Each is happier because he can exercise freedom of thought, because his thoughts are trained in the right buying channels. Because he has chosen wisely, he has extra money and time for pleasures and general advancement. Each has learned that he can be "pound and penny wise." Each has shown himself to be a master in the art of consumership.

### Selected Readings

(Continued from page 23)

- "Teaching Problems in the Teaching of Basic Business," Arthur L. Walker, Mar '51, p. 16.
- "Program for Basic Business Education," Parker Liles, Mar '49, p. 29.
- "Pupil Participation in Developing Field Trips," Lucile D. Hopper, Nov '50, p. 35.
- "Have You Been Given General Business Left-overs?" Julian A. Milkes, Oct '50, p. 34.
- "Instructional Methods and Learning Activities in Consumer Education," Ray G. Price, Mar '48, p. 29.
- "Junior Business—Its Past and Future," Ray G. Price, Feb '49, p. 14.
- "Life-adjustment Education Through Basic Business Law," I. David Satlow, Mar '51, p. 23.
- "Method for a Methods Course With Suggestions for the Classroom Teacher," G. H. Parker, Mar '50, p. 17.
- "Methodology in Teaching Business Law," Robert Rosenberg, Mar '48, p. 37.
- "Methodology in Teaching General Business," Paul L. Salsgiver, Mar '48, p. 31.
- "Operation Education," Harold B. Gilbreth, Oct '51, p. 33.
- "Orientation Course for the Business Student," Ida F. Scott, Dec '48, p. 15.
- "Our Threefold Responsibility," M. Bernadine Bell, Mar '50, p. 32.
- "Place of Basic Business Education in the High School Curriculum," Carlos K. Hayden, Dec '49, p. 32.

- "Research Needed in Basic Education in the Secondary Schools," Mar '51, p. 11.
- "Resource File for Basic Business," William E. Jennings, Jan '50, p. 34.
- "Selected Suggestions for Teaching Basic Business," Elise Etheredge, Dec '51, p. 31.
- "Significant Statements About Basic Business Subjects," Harold Gilbreth, Dec '47, p. 11.
- "Solving the Problems of Basic Business Education," Velna Sollars, May '48, p. 18.
- "Standards in Basic Business Education," Harold Leith, Nov '49, p. 35.
- "State Departments of Education Examine Basic Business Education," Harold B. Gilbreth, Jan '49, p. 15.
- "Teaching Aids on Family Security," Institute of Life Insurance, Dec '50, p. 32.
- "Teaching Business Law," Stephen J. Turille, Jan '52, p. 33.
- "Teaching Methodology for Advanced Business Training," Lloyd V. Douglas, Mar '49, p. 31.
- "Teaching Motivation for General Business," Fairy Christian McBride, Oct '51, p. 31.
- "Teaching Young Consumers Through Guided Experience," Fred T. Wilhelms, Mar '50, p. 9.
- "Ten Questions About Basic Business Education," Theodore Woodward, Nov '48, p. 15.
- "Terminology and Procedure in Basic Business Education," Paul F. Muse, Mar '48, p. 27.
- "Their Money's Worth in Basic Business Education," James W. Lloyd, May '50, p. 33.
- "Theory of Economic Education," Harold G. Shields, Mar '49, p. 27.
- "The School Journey as a Teaching Device in Basic Business Subjects," Emma Katharine Cobb and Harold Gilbreth, May '47, p. 14.
- "Tie in Basic Business With Basic Concepts," F. DeVere Smith, Jan '51, p. 33.
- "Using the General Business Textbook Effectively," Kenneth J. Hansen, Mar '51, p. 14.
- "What is Happening to the Ninth Grade Business Course?" Ramon P. Heimerl, Mar '50, p. 20.
- "What We Say Compared With What We Do About Basic Business Education," M. Herbert Freeman, Mar '50, p. 12.
- "Who Should Teach the Basic Business Subjects?" Donald Beattie, Feb '50, p. 34.

### Business Education (UBEA) Forum Schedule of Issues

- Shorthand (October) Editor—Dorothy H. Veon, Pennsylvania State College, State College, Pennsylvania.
- Typewriting (November) Editor—John L. Rowe, Teachers College, Columbia University, New York, New York; Associate Editor—Dorothy Travis, Central High School, Grand Forks, North Dakota.
- Bookkeeping and Accounting (December) Editor—Harry Huffman, Virginia Polytechnic Institute, Blacksburg, Virginia; Associate Editor—Fred C. Archer, State Teachers College, St. Cloud, Minnesota.
- Modern Teaching Aids (January) Editor—Lewis R. Toll, Illinois State Normal University, Normal, Illinois; Associate Editor—Mary Bell, San Francisco State College, San Francisco, California.
- General Clerical and Office Machines (February) Editor—Mary E. Connelly, Boston University, Boston, Massachusetts; Associate Editor—Regis A. Horace, State Teachers College, Plymouth, New Hampshire.
- Basic Business (March) Editor—Harold Gilbreth, Winthrop College, Rock Hill, South Carolina; Associate Editor—Gladys Bahr, Sloan Hall, Stephens College, Columbia, Missouri.
- Distributive Occupations (April) Editor—William R. Blackler, State Department of Education, Sacramento, California; Associate Editor—John A. Beaumont, State Department of Education, Springfield, Illinois.
- Office Standards and Co-operation with Business (May) Editor—Erwin M. Keithley, Department of Business Education, University of California, Los Angeles 24, California; Associate Editor—Charles B. Hicks, Ohio State University, Columbus, Ohio.

United Service is a continuous department of the BUSINESS EDUCATION (UBEA) FORUM. Members are urged to share their experiences with our readers. The most acceptable lengths for articles are one thousand or one thousand five hundred words. Manuscripts should be mailed to the editor or associate editor of the appropriate service.

# UNITED SERVICES

## SHORTHAND

DOROTHY H. VEON, *Editor*

### LET YOUR STUDENTS HELP YOU TEACH

*Contributed by Marian Kilbourn, The State College of Washington, Pullman*

Shorthand systems and methods of teaching are devised and revised from time to time. Annually, shorthand teachers stand before their classes equipped with the latest revisions and hope that the class attains the highest standards of achievement claimed for both systems and method.

Almost as soon as the year begins, rates of growth in learning begin to differ. Some students learn with little apparent effort, others with effort, and still others with only the most obvious effort. Some will even be asking to discontinue the course.

All students will not achieve the desired standards at the end of the year; therefore, an investigation must be made to determine where application of system and method is failing to elicit the desired response from the lagging students. This investigation can proceed only if there is communication between teacher and students. Students will be glad to express themselves to a teacher who has convinced them that he is interested in seeing that each individual in the class learns shorthand.

Because student response is so helpful in devising and revising methods, some examples of techniques and procedures which have been used as well as examples of responses from the students have been assembled here. Some of the comments are in response to a formal appeal for signed opinions; others are unsolicited. Many of these techniques and procedures are ones used universally. A few of the comments may suggest ideas for supplementing or revising the methods used by any teacher.

#### **Methods and Students' Response to Them**

If there are more than ten students in the class, they should be rotated daily from the front of the room to the back and to the front again.

The use of the rotation system is good, I think, because it enables everyone to be at the front at least once a week and that is where the student can really get more of the lesson.

The goals in shorthand cannot be reached during the class period alone. Students must be convinced that homework must be done in a well-directed and attentive manner.

Concentration on shorthand while studying shorthand is an important factor. I turn my boy friend's picture the other way and concentrate on the assignment for about forty minutes.

As the natural resistance to learning is greatest at the beginning, it is especially important that the learners be put at complete ease and in a state of enthusiastic expectation right from the start.

Most of all—the first few weeks in which the instructor repeatedly assured the class that shorthand is *easy and fun* helped get us off to a good start. (I was terrified at first.) If the teacher obviously enjoys the subject, this attitude is captured by the class.

Speed in reading, and consequently in writing, can be obtained by many methods. One technique is to devote two or three minutes during the class to individual, timed, silent reading. Students can quickly compute their words a minute from the key and record them on the inside cover of their notebook. As they refer to former reading rates, incentive is strong to break their own record. (While this technique appeals to many students, the following type of reaction does occur and emphasizes the point that while a certain technique may facilitate the learning process for one student, it may also complicate the learning process for another.)

The time reading did not do much for me—at least not to my knowledge, it didn't. I'd get so flustered and worked up about improving my rate and beating the girl next to me in turning the page that I'd get completely lost and never find out what my rate would have been under normal conditions.

The teacher who can find time to have an occasional tutorial session with those students for whom learning comes with effort will reap the benefits later on when

*(Continued on page 40)*

# UNITED SERVICES

## TYPEWRITING

JOHN L. ROWE, Editor  
DOROTHY TRAVIS, Associate Editor

### LET'S DO SOMETHING ABOUT INDIVIDUAL DIFFERENCES

*Contributed by Katherine C. Blum, Irwin Avenue Vocational High School, Pittsburgh, Pennsylvania*

Every typewriting teacher, in fact every teacher, knows that he must recognize the differences that exist among the individual students in his class. Every teacher knows that some students are more capable than others and that some students are more interested in one subject and less interested in another. In the busy day of the average teacher, however, what measures are taken to assure the maximum of success for each student, by encouraging him to do his best without undue regard for the accomplishments of his classmates?

#### Typewriting in the Vocational School

The vocational high school affords a wonderful opportunity for the study of individual differences and for doing something about those differences. The majority of the students in the Irwin Avenue Girls Vocational High School, Pittsburgh, Pennsylvania, are interested in the trade class in which they are enrolled—sewing, cooking, beauty culture, or office machines. Each student in the school is required to take some typewriting, and the girls are interested in learning to operate a typewriter, particularly insofar as they can see that it helps them in their chosen vocation.

First-year typewriting classes, required of all students, are taught for personal and semi-vocational use. Those girls who are registered in the office machines trade go ahead with second-year typewriting on a vocational pro-

duction basis. Those who major in sewing, cooking, or beauty culture are limited to one year of typewriting instruction.

#### Advantages of the Small Class

These classes are usually smaller than the average class in the general high school. There are several advantages to this. There is a better *esprit de corps*, a stronger feeling of cooperation between the students and the teacher and among the members of the class. The teacher can spend more time with individual students, helping each one as she works, observing technique and checking individual errors. In a small class the student is more prone to ask questions regarding points not easily understood. There is more time, too, for students to stay on one "job" until it is understood. This does not mean that each problem must be completely mastered before another is attempted, but rather that it can be more easily practiced, tested, re-explained, comprehended, and then reviewed at a later date.

An effort is made to develop the maximum skill of each student before the close of the first semester. Typewriting is difficult for some students, but each is taught to use the machine in the proper way. The most capable typists are guided into the office machines trade unless, of course, they have shown a high aptitude and interest in some other field.

During the second semester emphasis is placed on simple business letters, short tabulations, and business forms. No stress is placed on the more complicated phases of business typing. The girls are urged to type their assignments for other classes, and are given opportunity to use the school typewriters. A considerable amount of work is done by the students for the school office and for the other teachers in the building. As far as practicable, typing for the sewing teachers is done by the sewing majors, that for the cooking teachers by the cooking students, and so on. Some of the tea-room menus, for example, are typed and duplicated by girls who are training in that department. Each girl receives elementary practice on the mimeograph and sometimes on the listing machines.

#### Disadvantage of the Small Class

There is one major disadvantage to the small classes, the fact that first- and second-semester typewriting must usually be taught together. This precludes the possibility of much class drill, particularly at the beginning of the

*(Continued on page 37)*

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# UNITED SERVICES

## BOOKKEEPING AND ACCOUNTING

HARRY HUFFMAN, Editor  
FRED C. ARCHER, Associate Editor

### INTEREST WITH INTEREST

*Contributed by Minnie Schlichting, The University of Nebraska, Lincoln*

The computation of interest is a perennial instructional "headache" for the bookkeeping teacher. There are several different methods of finding the amount of interest, but the 60-day method is the one which is used most frequently. Advocates claim that this method is short, and indeed it is, as long as the rate is 6 per cent and the interest is to cover 60 days. But try to convince secondary school pupils that the 60-day method is shorter when the rate is 5 per cent and the time is 96 days!

#### The Basic Method

Invariably boys and girls groan at the 60-day method and beg to be allowed to use the original or basic method in which the principal is multiplied by the rate for one year. This amount is then multiplied by the number of days and divided by 360. Most students learned this method in elementary arithmetic and are reluctant to try a new way unless they are convinced that the "shorter" method is actually shorter.

#### The Bank Method

There is a really short method of computing interest. It is the "bank" method which has not been included in many text books. In this method, interest is computed by multiplying the principal by the number of days, dividing by 100 or placing the decimal point two places to the left, and then dividing as follows:

by 120	if interest rate is 3%
by 90	if interest rate is 4%
by 72	if interest rate is 5%
by 60	if interest rate is 6%
by 51.43	if interest rate is 7%
by 45	if interest rate is 8%
by 40	if interest rate is 9%
by 35	if interest rate is 10%

Thus, in computing the interest on \$258.50 for 5 per cent for 96 days, the following mathematical operations are necessary, when the "bank" method is used:

Multiply \$258.50 by 96	\$24,816.00
Divide by 100	248.16
Divide by 72	3.446 or \$3.45

Contrast this with the mathematical operations necessary in the 60-day method as follows:

Interest for 60 da. at 6%	\$2.5850
Interest for 30 da. at 6%	1.2925
Interest for 6 da. at 6%	.2585

Interest for 96 da. at 6%	\$4.1360
Interest for 96 da. at 1%	.6893

Interest for 96 da. at 5%..... \$3.4467 or \$3.45

It is well for students to know the "why" of the "bank" method. This may be done by reviewing the "cancellation" method which they learned in the elementary grades.

1. Set up calculation as follows:

$$\$258.50 \times \frac{5 \text{ (rate)}}{100} \times \frac{96 \text{ (days)}}{360}$$

2. By cancellation, the following results are obtained:

$$\$258.50 \times \frac{5}{100} \times \frac{96}{\cancel{360}^{72}}$$

This serves as a good way to introduce the "bank" method:

$$\frac{\$258.50}{100} \times \frac{5}{360} \left( \text{or } \frac{1}{72} \right) \times 96$$

Thus students will only need to learn to multiply the principal by the number of days, move the decimal point two places to the left, and then divide by 120, 90, 72, 60, 51.43, 45, 40, or 36 depending on the rate of interest. These divisors need not be memorized but students can merely remember that the divisor may be found by dividing 360 by the rate of interest.

When the figures contain fractions, the "bank" method is more accurate than the 60-day method and requires just two mathematical operations instead of four. In classes where adding machine is available, students can be taught to do the multiplication by machine. The writer has found that when secondary school pupils are given a choice of method they always choose the "bank" method.

It is unfortunate that 360 is not easily divisible by 7 but the "bank" method may still be used by means of two additional mathematical operations as follows:

Multiply \$258.50 by 96	\$24,816.00
Divide by 100	248.16
Divide by 60	4.14
1	
Add — of \$4.14	.69
6 Interest at 7%	4.83

If students learn this method, they will truly study "interest with interest."

# UNITED SERVICES

## MODERN TEACHING AIDS

LEWIS R. TOLL, Editor  
MARY BELL, Associate Editor

### THE LABORATORY TABLE AIDS IN THE TEACHING OF BUSINESS ARITHMETIC

*Contributed by Dolores W. Stevens, Rosemead High School, Rosemead, California*

**EDITOR'S NOTE:** This article presents suggestions for projects and the procedures in the setting up of multi-sensory aids in the classroom to motivate in the reteaching of arithmetic in basic business. The laboratory table is recommended as the best solution for handling the various aids and devices in a changing program of study.

The classroom should have a shelf of mathematical fun books and a laboratory table which should grow with the study of the various units. During the work on the fundamental processes, fractions, decimals, and the like, there should be placed upon the laboratory table the modernized abacus, as well as one used today by the Chinese; a hundred-board; a twenty-board; place value pockets; counting discs; a number frame; fractional parts enlarged; a fraction chart; a slide rule; measuring instruments such as the micrometer, thickness gauge, calipers, inside micrometer calipers; pocket slide calipers, protractor, tensiometer, screw pitch gauge; adding machines, calculating machines; table-model bookkeeping machines; money sorters and check writers; models and mock-ups; and anything and everything pertaining to figuring that the pupils can handle, explore, experiment with, and use to reach conclusions by themselves. These should appear on the table as the units demand.

This table should be arranged orderly with projects of varying difficulty so that even the dull pupil can derive satisfaction and a sense of freedom of choice. Each corner of the table should have a name, such as "Experimental and Exploratory Corner;" "Recreational Read-

ing Corner;" "Trick and Puzzle Corner;" "Army, Navy, Air Force Corner;" or "Atom Bomb Corner."

Simple instructions in one, two, three order should be placed with each project. All suggestions should be made appealing to the student.

#### Experimental and Exploratory Corner

An abacus should prove valuable to those students who tap or count on their fingers because it helps them visualize mentally the addition and subtraction combinations. The following project should be of value and interest to the pupils. The addition exercises on the abacus and the adding machine might be a series of combinations ranging from easy to the more difficult combinations. The statements on the folder might be:

1. In what way do you think you will find the correct answers to the enclosed problems in the shortest length of time—by pencil, by abacus, or by machine?

2. You have just four minutes to try out each way. Do not go over your time, for then you cannot really find out which way is best for you.

3. The answers are on the other side of each set, but do not turn to the other side until you have completed your timing and are ready to check.

4. Do the work in the following order:

- Pencil problems for four minutes and check.
- Abacus problems for four minutes and check.
- Adding machine problems and check.

d. Now can you answer for yourself which way was most accurate and shortest for you? Write your answer on the enclosed signed check sheet and place it in the folder for other pupils to use in making comparisons with their work.

This idea should be carried through for the other processes, but the calculator should be introduced for multiplication and division. The machine method should emphasize the fact that multiplication is shortened addition, and division is shortened subtraction.

The "Experimental and Exploratory Corner" also should hold the place value pockets with a project on problems in carrying in addition, multiplication, changes in subtraction, quotient placement, and intermediate remainders in division. The slower pupils should be shown how a thing is taken and used by a process of regrouping of the cards in place value pockets, and how zero becomes a place holder. They should go through the manipulative processes, correlating the work with a blackboard chart as well as individual charts.

A board, representing early multiplication, should be constructed in the form of a chessboard or wood grating as a project on multiplication for the laboratory table.

(Continued on page 32)

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# UNITED SERVICES

## GENERAL CLERICAL

MARY E. CONNELLY, Editor  
REGIS A. HORACE, Associate Editor

### THE USE OF A STUDENT WORK- APPRAISAL SHEET

Contributed by Laura Lynn Straub, San Diego State  
College, San Diego, California

Business teachers who are responsible for teaching the office skills should endeavor to make students aware of the quality and marketability of their work. An effective means of teaching students how to judge the quality of their work is a simple teaching device which we call "The Student Work-Appraisal Sheet." In our school the appraisal sheet is used primarily in connection with work done in the office system class—projects on the duplicating machines, addressing machines, and voice-recorder reproduction machines. Naturally, the items listed on the appraisal sheet could be changed to meet the existing standards of any course which should be judged on a production basis.

The assignments of projects or 'jobs' on a graduated scale are made well in advance with the student progressing at his own rate of speed. When an assignment

has been completed, the student fills in the sheet, attempting to evaluate his work with an unprejudiced eye, clips the sheet to his "job," and hands in his project. At first the student is apt to overrate his accomplishment, but after a time or two, he is able to mark his papers exceptionally well.

#### Student Achievements

What does this marking system achieve? [a] The student is more aware of the errors in his work—it teaches him to proofread carefully. [b] the student takes greater pride in turning out a professional-looking piece of work. [c] The student learns what the businessman expects and at the same time learns to analyze his work from the standpoint of its acceptability in the business office. [d] The student learns good work habits and a systematic method of work procedure. [e] The student has a comparison of what he thinks his work is worth and what value the instructor gives to his work. [f] Clerical procedure is simplified for the instructor. There

(Continued on next page)

### STUDENT WORK-APPRAISAL SHEET

Name _____	Subject _____
Date _____	Job No. _____ Page Nos. _____
Instructor's comment _____	Type of Job _____ Time Spent on Job _____
I have proofread my work carefully Yes _____ No _____	
My appraisal of each of the items listed is:	
Original Copy	Good Fair Poor
Carbon Copy	_____
Envelopes	_____
Figures	_____
Enclosures	_____
Placement	Good Fair Poor
Erasures	_____
Clean Type	_____
Planning	_____
Stroking	_____
My criticism of my work is: _____	
Improvements I suggest making in my work: _____	
Would I be proud to put this work on the boss' desk as a sample of my production ability? Yes _____ No _____	
Would I be justified in asking for a raise if my work were consistently of this caliber? Yes _____ No _____	
Grade I think I deserve on this assignment _____	
Instructor's grade _____	



## UNITED SERVICES

### GENERAL CLERICAL

is evidence that students become more careful with their work because of this marking system.

What do students think about the system? A few statements by them follow:

... The appraisal sheet enables me to analyze, evaluate, and compare my work with that of other students.

... This system of grading has made me more aware of my weaknesses and has helped me to improve the quality of my work.

... The appraisal sheet has taught me the importance of proofreading every word. Also, it makes me feel as though my work is actually on a paid basis—I know that a businessman wants good work.

... I never realized how many things a teacher takes into consideration in grading. Now I know approximately what grade to expect before I hand in my paper.

... The appraisal sheet makes me realize that my grade will be in proportion to the amount of work I actually put on the project. When I have to judge my own paper, I examine it more carefully for errors. I even feel embarrassed when I think of the paper I might have turned in if I had not proofread it before handing it in.

The use of this form in our classes has definitely raised the standard of work, has increased student interest

and participation, and has helped develop professional attitude. Also, there is a feeling of satisfaction in knowing that careful work pays dividends.

### Teaching Aids

(Continued from page 30)

Raised numbers should be used to fit into the grooves for manipulative purposes. A problem in bold relief figures should be placed on the bulletin board for correlation with the table work.

The teacher should redemonstrate with objects from time to time, whenever a student cannot see through a process. A project in blocks should be worked by the students to demonstrate the following rules of division:

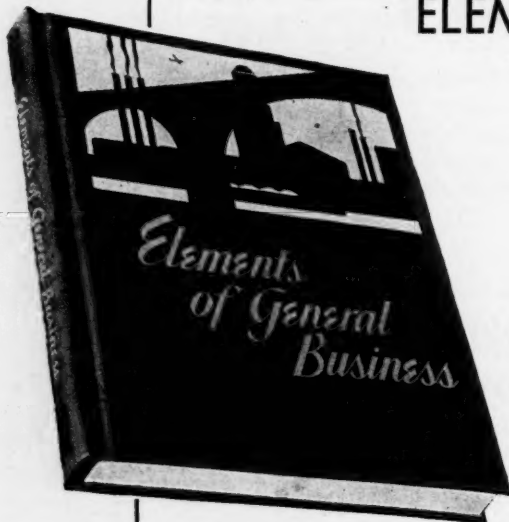
1. As the divisor becomes smaller, the quotient will become larger.
2. The size of the quotient depends inversely upon the size of the divisor, if the dividend remains the same.
3. The size of the quotient depends directly on the

(Continued on page 38)

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**GINN AND  
COMPANY**

HAROLD B. GILBRETH, Editor  
GLADYS BAHR, Associate Editor

## TEACHING CONSUMER EDUCATION TO COLLEGE SECRETARIAL STUDENTS

*Contributed by Kathleen Drummond, University of Louisville, Louisville, Kentucky*

Consumer education is part of a growing movement, the purpose of which is to improve the quality of living. All students are consumers; they will be as long as they live. They are surrounded by a tremendous variety of "consumer opportunities" and they need to think through a set of values to live by. The great increase in number of commodities and services available and their constant change make it more difficult to be informed about all. The increased use of money calls for increased skill in the management of financial matters. The growing complexity of our economy as a whole and the increasing participation of government in economic matters demand a better understanding on the part of our citizens. If our education is to equip students for intelligent living after they leave school, it must include instruction in meeting their responsibilities as consumers.

People's tastes and desires differ because they grow up with different customs and habits; they have unequal incomes; they are influenced in varying degrees by fashion, by what their own social group does, by advertising, and by many other factors. Young women find themselves needing to decide what it is that they want. Most of them have vague yearnings for many sorts of things, but the sooner they start defining their tastes and wants, the better. A set of goals is the first step toward achieving happiness.

Consumer education, as is true of all education, must help students develop a sense of values, determine what they want most out of life, set goals, and act according to developed principles.

### The Neglected Secretarial Consumer

College secretarial students often do not have an opportunity to take any consumer education courses. Because of the direct need for some consumer education since each girl will be earning a living and buying a living, it seems logical to include a unit on consumer problems in secretarial practice. The two topics selected for inclusion in the course, "Personal Money Management for the Career Girl" and "Your Clothing Dollar," seem to fit in best with the course content and to meet the individual needs.

Although it is impossible to give complete factual information in a short time about the topics selected, it is possible to build up a fund of basic information. Of greater importance, the teacher can stimulate the interest of the students through questions, discussion, and

references. They will become consumer conscious, do further investigating, keep up with current consumer news, and seek expert assistance for needed information.

### Consumer Goals

The major purposes of the Unit on Consumer Problems are to:

1. Instill in the student a sense of values—the basis for intelligent planning.
2. Teach the student the elements of money management—to use income wisely and to manage personal finances.
3. Help the student to become an informed and careful buyer.
4. Show the student how to be an efficient user of goods and services.

### Outline of Unit

#### *Topics 1—Personal Money Management for the Career Girl*

#### I. Financial Planning

- A. Suggestions for financial planning
- B. Long-time goals
- C. Short-time goals

#### II. Managing Your Income

- A. Fixed expenses
- B. Other expenses
- C. Budget

#### D. Budget guides

1. Percentage guides. A good "rule-of-thumb" percentage guide for expenditures is given in *CHANGING TIMES*, "Money Guide for Career Women," February, 1951, pp. 23-27.
2. Suggested Budget. The Northern Trust Company of Chicago has devised an excellent *SPENDING INDICATOR* which includes the average monthly expenditures for single persons with varying incomes, based on the U. S. Department of Labor's recent study of 1948 expenditures.
3. Working Woman's Budget in Kentucky. The U. S. Department of Labor, Women's Bureau Bulletin #226 "Working Women's Budgets in 12 States" gives the annual cost of living for a self-supporting woman.

#### III. Savings

- A. Types
- B. Considerations—safety, earnings, and liquidity

#### IV. Use of Consumer Credit

# UNITED SERVICES

## BASIC BUSINESS

- A. Types
- B. Sources of credit information

### Projects for Topic I

1. Secure budget forms from local bank, Household Finance Corporation (Chicago), or other sources and keep a budget for one month.
2. Send for free or inexpensive literature from Better Business Bureau (Boston), Household Finance Corporation (Chicago), Department of Agriculture (Washington, D. C.).
3. Investigate credit policies of the local department stores. Determine the regulations governing the opening of a charge account; the charges, if any, for credit sales; what happens when a customer does not pay.
4. Interview a credit-union official to learn about details of operation and to get specific data on the charges made for loans. Calculate the annual rate and dollar cost of a few typical loans.
5. Investigate the local licensed personal finance companies and make a comparative study of the dollar cost of a loan. How do these compare with the bank loan? Of an installment purchase?

6. Find examples of "frauds" and "swindles" in relation to money management. How can you as a consumer avoid them?

### Topic 2—Your Clothing Dollar

- I. Planning Your Wardrobe
  - A. General considerations
  - B. Present inventory
  - C. Replacements
- II. Relation of Clothing Expenditures to Income
  - A. Clothing budget
- III. Aids to the Buyer
  - A. Shopping techniques
  - B. Buying techniques

(Students will find the Consumer Education Series Pamphlets, **EFFECTIVE SHOPPING, LEARNING TO USE ADVERTISING, and USING STANDARDS AND LABELS**, helpful.)
- IV. Caring for Your Clothing

### Projects for Topic II

1. Make a clothing inventory of the clothing you own, listing the color and description, approximate cost, date purchased, and condition.

(Continued on page 40)



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# UNITED SERVICES

## OFFICE STANDARDS AND COOPERATION WITH BUSINESS

ERWIN M. KEITHLEY, Editor  
CHARLES B. HICKS, Associate Editor

### HOW TO PREPARE STUDENTS FOR THE NATIONAL BUSINESS ENTRANCE TESTS

*Contributed by Charles B. Hicks, College of Commerce,  
Ohio State University, Columbus*

Since 1948 the number of students—both high school and college—taking the National Business Entrance Tests has increased from 2,992 to 5,818. This represents an increase of approximately 100 per cent in a three-year period. It means that more and more students are taking NBETests and earning proficiency certificates.

"What is the best way to prepare students for the NBETests?" is a frequent question asked by teachers who have used these tests or have considered using them. Several suggestions are given below.

#### Find Out About the Tests

Write to the UBEA-NOMA Joint Committee on Tests, 132 West Cheltenham Avenue, Philadelphia 44, Pennsylvania, for the booklet "Information About National Business Entrance Tests." This booklet tells about the origin of the tests, why they were constructed, what they are, purpose and use of the three series available, and general information about each of the tests: stenography, typewriting, machine calculation, bookkeeping, general office clerical (including filing), and the business fundamentals and general information test.

#### Secure Samples of Previous NBETests

A complete set of previous tests can be purchased from the UBEA-NOMA Joint Committee on Tests. The set consists of one copy of the stenographic, typewriting, machine calculation, bookkeeping, general office clerical, and general information test issued prior to the current series. If only a stenographic test and a general information test is requested, the price is fifty cents. For an order of 25 tests (alike or assorted) for classroom use, the cost is five dollars. In all cases an Administrators Manual and Correction Manual are included. The sample set of tests will, of course, tell you what the tests are like, what is included, and provide practice material to use in preparing for the official Test Center Series.

#### Start Preparing for the NBETests Early

The NBETests are not tests in which cramming can be done successfully. Success on the tests is a result of careful preparation over a period of time. The general information test covers a broad area of knowledge. The typewriting test samples various types of office production work. The stenographic test requires the taking of dictation over a long period of time. The bookkeeping

test samples common bookkeeping operations. Therefore, it is impossible for a student to cram for NBETests. His success depends on overall ability and understanding which are the result of sustained preparation rather than cramming.

The use of material similar to NBETest material is permissible and desirable; however, it is advisable to use previous NBETests experimentally before sending students to the NBETest Center. Dictation for 30 minutes to an hour at approximately 80 words a minute is a "must" in preparing students for the stenographic test. An hour period for transcription, or possibly two hours if it can be arranged, is also desirable.

#### Practice Test Conditions

Students who go to another school to take tests often fail not because they do not know the test content but because they are not accustomed to the test surroundings. They are among strangers, there are new distractions, they must type on different typewriters at different desks. Students should be prepared for these new conditions by experiencing many different conditions of work.

Other teachers or other students could dictate to accustom the students to variations in dictating material. Students should be told that redictation is permitted during NBETests. Therefore, they should develop the ability of making a quick check mark in their shorthand notes if something is not clear so that they can ask for redictation later. They should be drilled on finding quickly certain sentences in their shorthand notes in order to profit by redictation which is done for other examinees.

#### Use Drills of Various Kinds

Drills in spelling, grammar, arithmetical calculations, finding errors, finding shorthand sentences quickly, organizing work, changing from one typewriting job to another—all of these drills will pay off for students during a test.

#### Occupational Competency is Objective

Stress occupational competency rather than passing the test. If the student is occupationally competent, he will have no difficulty with NBETests. His goal at all times should be occupational competency rather than the test itself. The test is only an instrument which measures a student's occupational competency. Because of the value of the tests and the test experience, as many students as possible should be encouraged to take the tests.

Ohio State University requires all of its secretarial and business education students to take the tests. The

*(Continued on next page)*

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## **Office Standards**

(Continued from page 35)

official NBETests scores are considered in the final mark of each student. Many high schools send only the top few pupils to the NBETest Center.

### **How to Establish a NBETest Center**

Although most schools rely on universities or colleges to set up a center and obtain test materials, any school with five or more examinees can apply to the UBEA-NOMA Joint Committee on Tests for permission to establish a center and administer the tests.

Official NBETest papers are graded by the Joint Committee and the scores are sent promptly to the school. The Joint Committee works fast in correcting tests. Tests taken in April will be corrected, and certificates can be awarded, before the end of the school year.

The fee for each test is small, one dollar for each skill test taken at an official test center. There is no additional fee for taking the general information test, which is required of all examinees. Many schools pay the entire fee for their students, pay part of the fee, pay the fee for one test and permit students to take additional tests at their expense, or set up an incentive by paying the fee for the top five or so students in the class.

### **Awards**

A special recognition assembly for certificate winners is popular in many colleges and secondary schools. For example, at South High School, Columbus, Ohio, where eleven pupils took twenty-two tests in 1951 and passed all of the tests, a special assembly program was arranged for presenting the certificates, explaining their significance, and talking about office work to all students. This recognition not only encourages other young men and women to take the tests in succeeding years, but is good public relations for the department of business education.

### **Revised Series**

A revised series of the National Business Entrance Tests will be available after April 1, 1952 for use by the various official NBETests Centers during the months of April, May, or June, and under certain conditions throughout the year. The latest revision will be known as the #1420 Series and is available only to the sponsors of the official centers. The proficiency certificates will be issued upon the successful completion of the tests in the new series.

After April 1, the older #1390 Series will be available to school for training purposes or in general testing. A short-form general testing and screening series is also available for general testing in stenography or typewriting. This series is designed especially for use by business in the screening of applicants. The cost of both series is the same—set of six tests (alike or assorted) \$2.00, or in quantities of 25 tests (alike or assorted) \$5.00.

. BUSINESS. EDUCATION FORUM

## Typewriting

(Continued from page 28)

semester when the beginners require so much of the teacher's time. Later in the semester the entire class can work together, particularly on such exercises as "calling-the-throw" drills where each student can work at her own rate, but can keep with the class as far as time is concerned. The measure of progress is "Did you beat your own record?" rather than "Who typed the fastest?" Many teachers feel that individual progress is far more important than class competition.

Teaching more than one class simultaneously is a challenge to the teacher to see that no students or group of students in the mixed class is neglected. Sometimes the faster students help those who are behind in their work. This is a satisfactory and economical method of doing "make-up" work without using more than a fair share of the teacher's time.

Few of the girls who are not majoring in office machines are "speed demons" in the typewriting class. This group is taught the rudiments of typewriting; yet, they acquire enough skill to do the work they want to do. The fear of failure is eliminated because the lower standards are attainable.

Greater skill is expected of girls who plan to work in offices after completing their high school course than of other students. Recently, the plan of beginning typewriting instruction in grade 10A, and office machines instruction in the eleventh year has been tried. Thus the girl may be required to show a particular interest in and an aptitude for typewriting before she is admitted to the office machines course. By the time of graduation she will have had two and a half years' instruction in typewriting.

At the beginning of the second year of typewriting, stress is placed on gaining speed, on accuracy, and on an understanding of all phases of office typewriting. Sixty net words a minute, on a ten-minute test, is considered an average speed by graduation time. The girls are urged to produce work that has been proofread and corrected. (They don't always do it!) There is a minimum of class instruction in the second-year class. The girls are "on their own" and must learn to think for themselves and ask for help when they find they need it. Sometimes they get valuable help from each other.

Additional typewriting skill is gained through the preparation of stencils for the mimeograph units, through the typewriting necessary to complete the voice-writing machine transcription course, and in other types of production work. Every girl is expected to earn a mimeograph certificate and is encouraged to work for a certificate of proficiency in the operation of voice-recorder reproducer units.

Additional instruction in spelling, punctuation, capitalization, and other phases of grammar are needed. Since we do not teach shorthand and transcription, the most satisfactory method of accomplishing instruction in grammar is in connection with the typing of letters, manuscripts, and personal papers. Rules of grammar are pointed out from the early lessons on through the

entire course. Voice-writing provides an excellent opportunity, as the students must use all the grammar they know to get the spoken word typed in acceptable form. Here is an opportunity to make them realize that nothing but the correct form is acceptable in business, or by the teacher, their present "employer."

### The Laboratory Approach

When a class is taught on the "individual" plan, with several concurrent activities in the room, the room becomes a laboratory rather than a traditional classroom. Every attempt must be made to check the students as they work; otherwise the grading of papers becomes a hopeless task. Having the students check each other's papers is helpful to the teacher—they always find more errors on a friend's paper than on their own. They should be urged to find and correct their own errors, then pass the papers to a student checker, with the knowledge that the teacher is constantly checking progress and is ready to help the student with difficulties as they arise.

The teacher's biggest job is to hold, *at all times*, the interest which was so evident on the first day of typewriting instruction. This is a challenge, but it can be met. As we look further into individual differences, we find that the differences in aptitudes, likes, and dislikes are of extreme importance. It would be a strange world if all the people liked to do the same things.

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**Modern Teaching Aids**

(Continued from page 32)

size of the dividend, if the divisor remains the same.

Column division, as a project, should be employed. A "Plastic-Plated" Graph-Chart, 50" by 38", with metal eyelets for hanging, should be used for a project in column division. Wax crayons are used on a dry cloth as often as desired. Washable inks can be used and removed with soap and water. These charts are securely mounted and bound. The outlines cannot wear off for they are beneath the plastic surface.

In the study of fractions the "Experimental and Exploratory Corner" should contain flat felt discs, felt spheres, cylinders, objects that come apart and can be made to adhere readily to a felt surface. Simple projects should be set up as in addition, to stimulate thinking and create interest. The concept of the whole and the interrelation of its parts could be built in easy steps by using fractional parts-enlarged. Pints, quarts, measuring cups, spoons, and rulers, may be used in the setting up of easy fraction projects.

In decimals, as in division, the columnar forms should be used to help the pupils handle the decimal point. The plastic-plated graph chart should be used for this work. The decimal pointer on the calculator, the measuring instruments with metric ruler and squared paper, as well as fractional parts enlarged, all should be employed to teach the concept of the whole, 100 per cent.

In connection with the study of decimals, per cent, and interest, the necessary table should be made by the pupils from statistics which they collect. The statistics should be selected from materials issued by the department of motor vehicles, school offices, service clubs and other community agencies. Complicated tables, such as are represented in compound interest, should not be expected from the students. Enlarged machine-shop charts, showing the relation of fractions to decimals and per cent, should hang upon the wall during this study.

The motor vehicle code summary together with graphic material on accidents, and braking and reaction distances as released by the automobile club, should be used to make projection slides. These should be done in color. The pupils who do this work should be permitted to project it on a screen for the class.

**The Recreational and Reading Corner**

The second corner should hold stories which correlate with each process being studied. For instance, the stories of the ancient Chinese, Japanese, and Roman Abacus, the stories on ancient numerals and counting methods, such as fingers, hands, boards and English tally sticks, should be made available.

In connection with these stories stimulating projects on drawing ancient numerals in color for bulletin board display should be suggested.

When studying multiplication, the story and illustrations of early forms of multiplying should be provided. These stories should be supplemented by those of present

day machine developments of multiplication, including the electronic methods.

Simple projects should be worked out to give practice in number reading before the study of decimals. The story of zero as a place holder and illustrations of early forms of expressing fractions and decimals should be made available.

A folder of letters received from former business students which tell the use these graduates have made of their mathematical processes in their various occupations, as well as what helped them to solve their business problems, should be kept up-to-date as the class work changes—in other words, just a few letters at a time should be used.

The Recreational and Reading Corner is also the place for the students to do creative work. The writing of skits and dramas, showing the evolution of our number system by the addition of negative numbers, zero, fractions, and complex numbers, should be encouraged. Making available reading material, stories, plays, and assembly programs should suggest ideas.

A project for the advanced pupils could be the developing of a number system based on five or twelve rather than on ten. The pupils should be encouraged to record their skits or dramas and play them back for the class, or present them.

Another suggested project for this corner should be the preparation of a script on primitive banking methods up to the modern day. In this script tally sticks, weighing money, chipping coins, early check writing, early forms of handling checks, early forms of the clearing house, balancing the bank account, should be dramatized. All these recordings should be saved so that a truly good library can be built.

Recorded interviews between businessmen and students on interest, loans, credit plans, installment contracts, savings, insurance should be made available for the pupils to listen to through head phones.

#### The Trick and Puzzle Corner

The third corner should hold the magic squares, puzzles, and tricks, grouped under the processes being emphasized in class at that particular time. At the conclusion of the pupil's work in this corner, the suggestion for purposes of motivating and increasing the collection should be: "If you have found a puzzle, trick, or cartoon on addition or other fundamental processes which you do not find here and you know that it will be real fun for some other pupils to see, place it in the envelope marked 'new material'."

A contribution box should be fastened to this corner. In it the pupils should be encouraged to leave a problem or puzzle for the week. However, no problem or puzzle should be accepted for which the pupil has not left the solution. The teacher should select from these contributions, as well as those which he has collected, a "Problem of the Week." The pupils should be instructed to leave their solutions on a signed slip in the drawer of this corner. The teacher should check the drawer of this corner.

(Continued on next page)



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ner. The names of those arriving at the correct solutions should be placed upon the blackboard.

#### **The Army, Navy, Air Force Corner or The Atomic Bomb Corner**

General instructions for this corner should be simply stated and should include the following: [1] What is to be learned. [2] How the tools are to be cared for. [3] How to replace the tools. [4] How to record the facts and [5] How to compare results obtained with those of other students.

A suggested project, when studying fractions and decimals, should be one of measurement with different devices. A box of airplane bolts and screws, mimeographed charts, screw-pitch gauge, steel ruler, metric ruler and instructions should be placed on the table. The chart should show American screw threads—National Course and National Fine—their numbers; body

diameters; sizes; and blank spaces to be used by the students, after measuring, for recording their findings of the bolt numbers, body diameters, threads per inch, types; with the reverse of the sheet giving the correct answers. Again a time limit should be set.

Suggested questions might be: [1] Do you believe that you could measure accurately enough to select the proper size of bolts and screws to fit together an airplane to make it safe? [2] Could you order by letter the necessary parts for your plane if you found yourself in a foreign country where these bolts and screws were not available? [3] Write a short business letter ordering six different kinds of bolts and screws for your plane.

#### **Shorthand**

*(Continued from page 27)*

diversity among the students is lessened and the class can move along at a more nearly even rate.

Although I attended only two of the extra-time classes, they were very helpful. These sessions put us in step with the rest of the class.

Students vary in emotional stability. It is difficult to teach shorthand to a student who, because of emotional disturbances, cannot direct his undivided interest and attention to the subject. These students should receive council on advice on whatever causes the disturbance.

It is always wise to determine why a student is behind in her work. I was so upset over having to change schools that I couldn't think of my school work. Personal contact with the students aids that feeling of friendliness that is so important.

De-emphasize grades. Do not announce which timed dictation will be handed in.

... and the fact that we didn't usually know which paragraph we would have to transcribe made the writing easier.

The best claim that can be made for this group process type of teaching is that it unites the class into a working group. Learning thrives in an atmosphere of cooperation and understanding. Teaching is made easier and more pleasant when the teacher lets the students help him teach them.

#### **Basic Business**

*(Continued from page 34)*

2. Plan a wardrobe for yourself for the next two years. Include the kinds of clothing you can buy from the funds you have earned, stating approximate price, color, and when to be purchased.
3. Make a collection of informative clothing and textile labels. Ask yourself, "If I read this label carefully, what can I learn from it about the article? Does it fail to tell anything I need to know?"
4. By way of contrast, collect labels which you consider inferior. Show specifically what is wrong with them. Are they merely vague, or do they have a positive tendency to mislead?
5. Arrange for a talk by a buyer of the ready-to-wear department of a local store on clothing for the career girl, emphasizing types of suitable clothing, trends in fashion, etc.

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this opportunity!*

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## KNOW YOUR NATIONAL COUNCIL FOR BUSINESS EDUCATION

The National Council for Business Education is also known as the Executive Board of the United Business Education Association. The original Council was organized in 1933 as the coordinating association for business-teacher organizations. In 1946, the National Council for Business Education merged with the Department of Business Education (organized in 1892) of the National Education Association to form the United Business Education Association.

The present Council consists of eighteen district representatives; the president, vice president, and treasurer of UBEA; the presidents of the four UBEA professional divisions—Research Foundation, Administrators Division, National Association of Business Teacher-Training Institutions, and the U. S. Chapter of the International Society for Business Education; and the presidents of unified regional associations—Southern Business Education Association, Western Business Education Association, and Mountain-Plains Business Education Association. The executive secretary and the immediate past-president of UBEA are exofficio members of the Council.

District representatives on the Council are elected annually by mail ballot for terms of three years. Nominations are made by a committee composed of one UBEA member from each state. Members of the nominating committee are the presidents or past presidents of affiliated state or local associations, chairmen of the state membership committee, the state director of a unified regional association, or a member of a functioning or coordinating committee. Each member of the nominating committee has the privilege of naming one person within the district for the consideration of the other committee members. All nominees are ranked by the district committee and the two names receiving the highest number of points are placed on the ballot. Regular and professional members may choose between the nominees or they may write in the name of another member.

Among the functions of the Council are to: [1] study and act upon policies affecting the Association which may

be proposed by any member, [2] carry out the wishes of the Representative Assembly, [3] encourage and assist volunteer workers within the district in directing the activities of the Association, [4] elect the officers of the Association and assist them in dispatching their duties, and [5] promote a dynamic program for better business education on all levels—local, state, regional, and national.

Any UBEA member may submit to the Council member nearest him any proposal affecting the policy of the Association. The Council member will file the proposal with the executive secretary sixty days before the annual meeting. Proposals affecting constitutional changes must be accompanied by twenty-five signatures of regular and professional members. The agenda prepared by the president and executive secretary is submitted to Council members thirty days in advance of regular and special meetings. Important items of business which cannot be held over for regular or special sessions are transacted by mail vote.

Council members hold strategic positions of leadership and have a special responsibility for advancement of the profession. They do not stand apart from the membership as a mysterious governing body, but are drawn from the membership to work for the membership in carrying out approved programs, promote and conduct needed services, and advance the interests of the profession. Council members are leaders who have not sought the high places, but who have been drafted into service because of their ability and willingness to serve in promoting better business education through UBEA and the affiliated associations.

Know your Council members . . . keep your Council members informed . . . vote in each annual election for the nominees who represent your ideas and ideals in business education. The strength of the Association is directly correlated with the effectiveness of its members in the selection of Council representatives who are sufficiently self-sacrificing to give the necessary time, thought, and study to their duties.

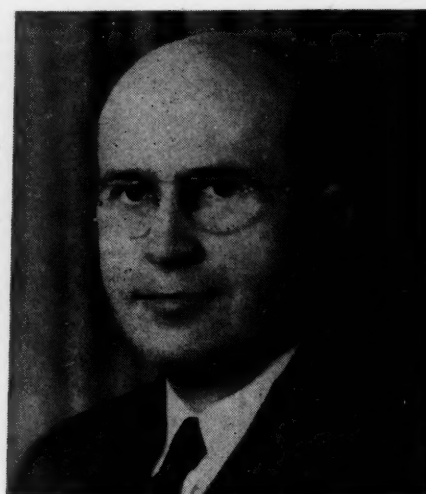
## UBEA IN ACTION



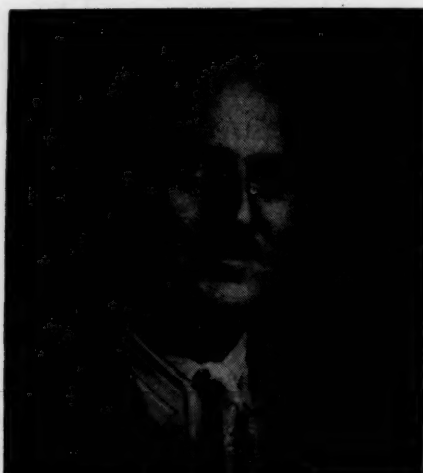
LESTER I. SLUDER, Boston University,  
Boston, Massachusetts  
Eastern District, 1951-54



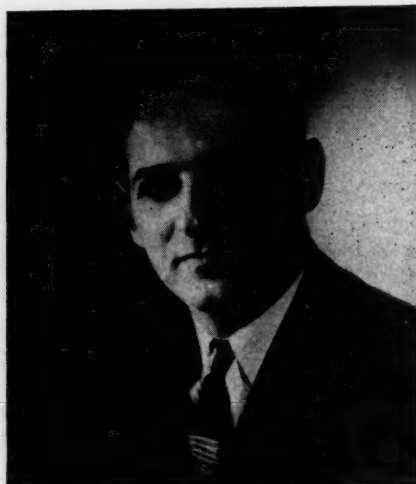
JOHN L. ROWE, Teachers College,  
Columbia Univ., New York City  
Eastern District, 1950-53



I. KERR MILLER, Williamsport High  
School, Williamsport, Pennsylvania  
Eastern District, 1951-54



PAUL M. BOYNTON, State Department of  
Education (Supr.), Hartford, Connecticut  
Eastern District, 1949-52



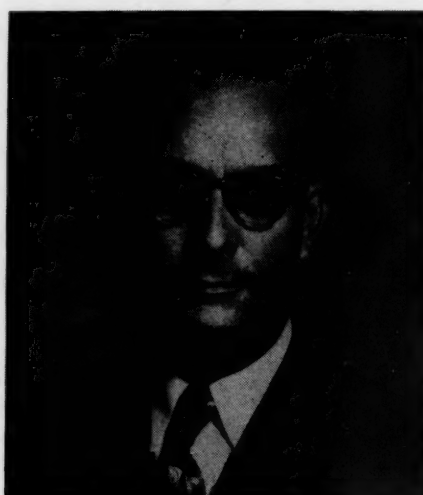
EDWARD H. GOLDSTEIN, Forest Park  
High School, Baltimore, Maryland  
Eastern District, 1949-52



GEORGE B. PONTZ, Columbia High  
School, Maplewood, New Jersey  
Eastern District, 1950-53



ELISE ETHEREDGE, Columbia Senior High  
School, Columbia, South Carolina  
Southern District, 1951-54



ARTHUR L. WALKER, State Department of  
Education (Supr.), Richmond, Virginia  
Southern District, 1949-52

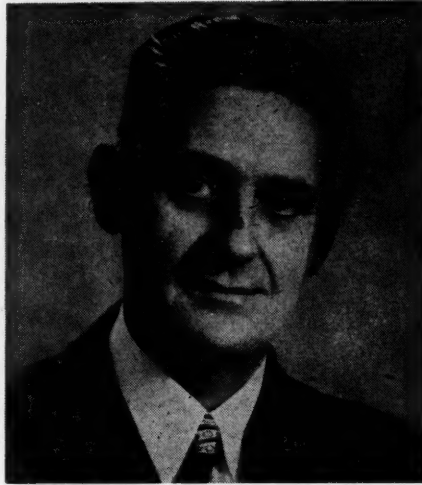


THEODORE WOODWARD, George Peabody  
College for Teachers, Nashville, Tenn.  
Southern District, 1950-53

## DISTRICT COUNCIL MEMBERS



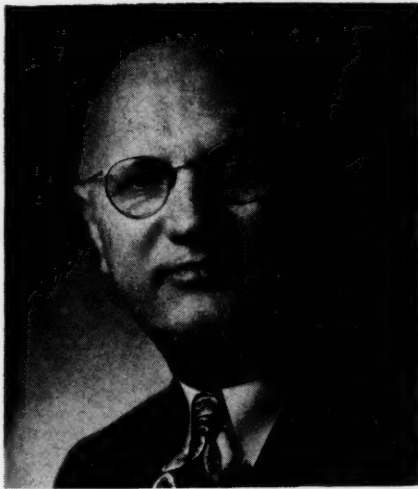
LLOYD V. DOUGLAS, State Teachers  
College, Cedar Falls, Iowa  
Central District, 1950-53



RAY G. PRICE, University of Minnesota,  
Minneapolis, Minnesota  
Central, 1949-52; UBEA President



ROBERT T. STICKLER, Proviso Township  
High School, Maywood, Illinois  
Central District, 1951-54



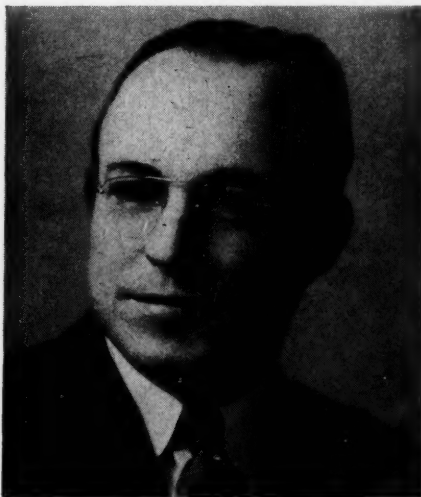
CLYDE I. BLANCHARD, University  
of Tulsa, Tulsa, Oklahoma  
Mountain-Plains District, 1950-53



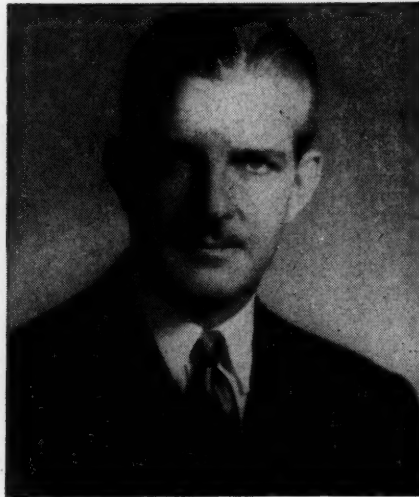
E. C. MCGILL, Kansas State Teachers  
College, Emporia, Kansas  
Mt. Plains, 1949-52; M-PBEA Pres.



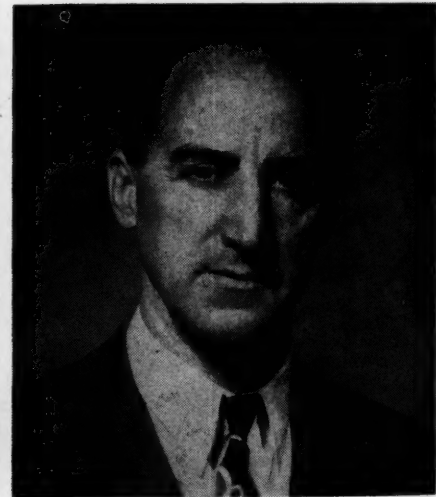
DOROTHY TRAVIS, Central High School,  
Grand Forks, North Dakota  
Mountain-Plains District, 1951-54



THEODORE YERLAN, Oregon State  
College, Corvallis, Oregon  
Western District, 1950-53



JOHN N. GIVEN, Metropolitan Junior  
College (Dir.), Los Angeles, California  
Western District, 1949-52



MARSDON A. SHERMAN, Chico State  
College, Chico, California  
Western Dist., 1951-54; WBEA Pres.



## UBEA IN ACTION

Turn to pages 42 and 43  
for the photographs of:

UBEA President, *Ray G. Price*

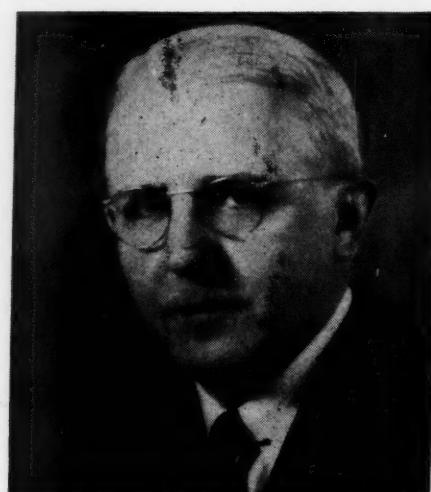
UBEA Treasurer, *Arthur L. Walker*

WBEA President, *Marsdon A. Sherman*

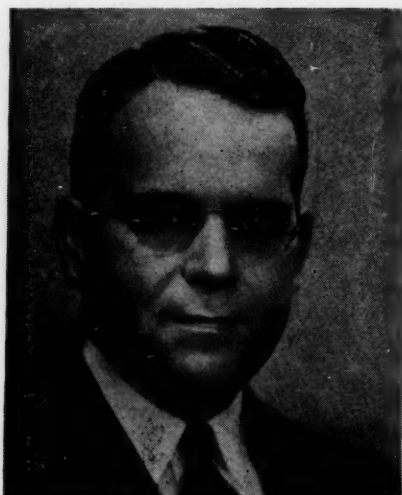
M-PBEA President, *E. C. McGill*



EDWIN A. SWANSON, San Jose State  
College, San Jose, California  
UBEA President, 1950-51



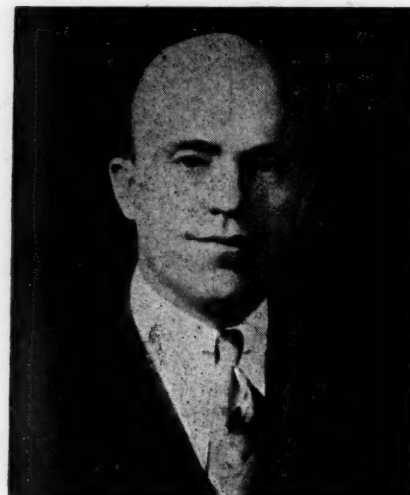
PAUL S. LOMAX, New York  
University, New York, N. Y.  
UBEA Vice President, 1951-52



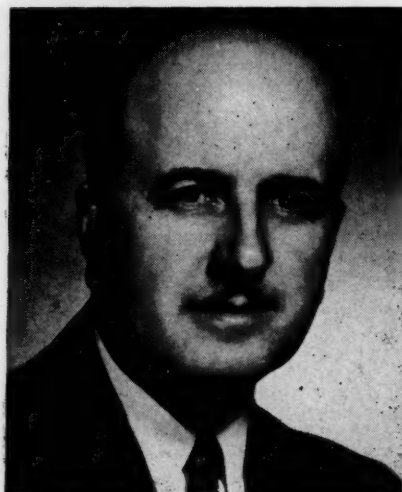
HOLLIS GUY, Headquarters  
Office, Washington, D. C.  
UBEA Executive Secretary, 1946-



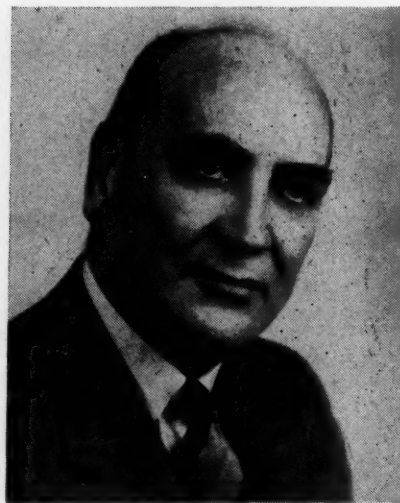
GLADYS PECK, State Dept. of  
Education, Baton Rouge, La.  
SBEA President, 1952



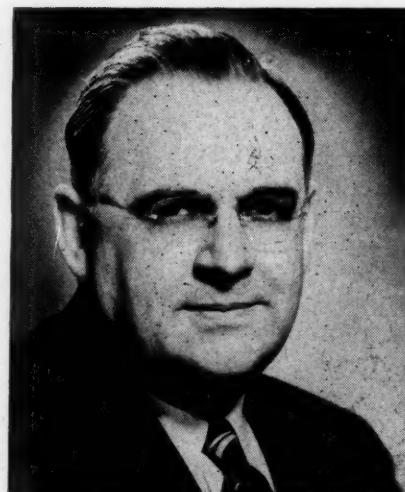
HAMDEN L. FORKNER, Columbia  
University, New York, N. Y.  
ISBE President, 1952-53



HERMAN G. ENTERLINE, Indiana  
University, Bloomington  
RESEARCH President, 1951-52



JOHN M. TRYTTEN, Univ. of  
Michigan, Ann Arbor  
NABTTI President, 1951-53



ELVIN S. EYSTER, Indiana  
University, Bloomington  
ADMR. President, 1951-52

## International Society for Business Education Plans Exciting Program

August 17 marks the opening day of the 26th summer conference of the International Society for Business Education. Delegates are expected from over a dozen European and Middle Eastern countries, as well as from many of the business education associations affiliated with UBEA.

UBEA is to act as host at the opening of the conference on the evening of August 17. Lectures on important aspects of the American economy will be the feature of the morning sessions through the week of August 17. In the afternoons there will be conducted tours of business firms, industrial plants, housing developments and schools.

On Sunday, August 24, the conference will move to Washington. Enroute the group will visit the Princeton University campus and historic spots in Philadelphia and Baltimore. Monday and Tuesday will be spent in Washington. While the group is there, Dr. Earl McGrath will speak on "Educational Goals of America." Other tours are being arranged. In addition the group will visit such places as Mt. Vernon, Arlington Cemetery, and other places of national interest.

From Washington the group will go directly to Endicott, New York, where tour members will be the guests of the International Business Machines Corporation. A tour will be made of the I.B.M. and the Endicott Johnson shoe factories.

A number of organizations are sponsoring luncheons and dinners for the group. Among those assisting in entertaining the delegates are the New York City Commercial Teachers Association. Teachers College of Columbia University, McGraw Hill Book Company, South-Western Publishing Company, and International Business Machines Corporation.

A number of state teachers associations have already indicated that they will provide each of the 150 delegates with favors or souvenirs from their group. It is hoped that each association affiliated with UBEA will not only send a delegate to the conference but that they will also send something representative of the products of their particular section of the country.

Information about the conference and a copy of the preliminary program may be secured by writing to Hamden L. Forkner, President, United States Chapter of the International Society for Business Education, Teachers College, Columbia University, New York 27, N. Y.

MARCH, 1952 :

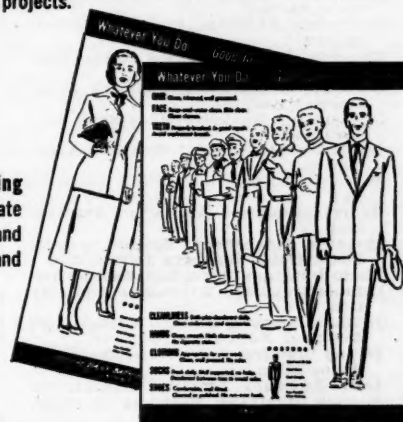
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Perspiration Facts Chart —17" x 22" chart gives background material for grooming study, including structure of sweat glands, physiological functions of perspiration.

"He Has His Eye on You"—interesting NEW grooming leaflet for women highlights a complete good grooming routine that pays off in business and social success.

"Show Them That You Know"—factual NEW grooming leaflet for men, emphasizing the importance of personal cleanliness and neatness in getting ahead.

Educational Service Dept. BF 2-52

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- ☐ Poster, "Honor Your Partner"
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Name \_\_\_\_\_ Subject Taught or Title \_\_\_\_\_

School or College \_\_\_\_\_

City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_

No. Classes \_\_\_\_\_ Enrollment in Each: Women or Girls \_\_\_\_\_

Men or Boys \_\_\_\_\_

# AFFILIATED, COOPERATING, AND UBEA REGIONAL ASSOCIATIONS

The announcements of meetings, presentation of officers, and special projects of affiliated, cooperating, and UBEA regional associations should be of interest to FORUM readers. An affiliated association is any organized group of business teachers which has been approved for representation in the UBEA Representative Assembly. A UBEA regional association is an autonomous group operating within a UBEA district which has unified its program of activities with UBEA and has an official representative on the UBEA National Council for Business Education. A cooperating association is defined as a national organization or agency for which the UBEA National Council for Business Education has established a coordinating committee.

## Affiliated Associations

Akron Business Education Association  
Alabama Business Education Association  
Arizona Business Educators' Association  
Arkansas Education Association, Business Section  
California Business Education Association  
Chicago Area Business Educators' Association  
Colorado Education Association, Commercial Section  
Connecticut Business Educators' Association  
Delaware Commercial Teachers Association  
Florida Business Education Association  
Georgia Business Education Association  
Houston Independent School System, Commercial Teachers Association  
Idaho Business Education Association  
Illinois Business Education Association  
Indiana State Teachers Association, Business Education Sections  
Inland Empire Commercial Teachers Association  
Iowa Business Teachers Association  
Kansas Business Teachers Association  
Kentucky Business Education Association  
Louisiana Business Education Association  
Maryland Business Education Association  
Minnesota Business Education Association  
Mississippi Business Education Association  
Missouri State Teachers Association, Business Education Section  
Montana Business Education Association  
Nebraska State Education Association, District I and District IV Business Education Sections  
New Hampshire Business Educators' Association  
New Jersey Business Education Association  
New Mexico Business Education Association  
North Carolina Education Association, Business Education Section  
North Dakota Education Association, Commercial Education Section  
Ohio Business Teachers Association  
Oklahoma Commercial Teachers Federation  
Oregon Business Education Association  
Pennsylvania Business Educators Association  
Philadelphia Business Teachers Association  
St. Louis Area Business Education Association  
South Carolina Business Education Teachers Association  
South Dakota Commercial Teachers Association  
Tennessee Business Education Association  
Texas State Teachers Association, Business Education Section  
Tri-State Business Education Association  
Utah Education Association, Business Education Section  
Virginia Business Education Association  
Washington, Western Commercial Teachers Association  
West Virginia Education Association, Business Education Section  
Wisconsin Business Education Association  
Wyoming Business Education Association

## BUSINESS EDUCATION IN THE SOUTHERN REGION

### Louisiana

The Louisiana Business Education Association showed much progress during the past year under the leadership of its president, Louise Beard. We know that with Howard M. Norton as the 1952 president, a fine program is again in store for us.

Officers for 1951-52 are: President — Howard M. Norton, Louisiana State University, Baton Rouge; vice president—Nell D. Spinks, Byrd High School, Shreveport; treasurer—Lenora Palmer, Destrehan High School, Destrehan; and secretary — Kenneth N. LaCaze, Baton Rouge High School, Baton Rouge.

The following persons were elected to membership on the Executive Council: N. B. Morrison, Northwestern State College, Natchitoches; George Meadows, Meadows-Draughon Business College, Shreveport; Ruby C. Baxter, Grayson High School, Grayson; Dorothy M. Kelly, Sophie Wright High School, New Orleans; Louise Beard, Louisiana State University, Baton Rouge; and Gladys Peck (ex officio), State Department of Education, Baton Rouge.

At the last meeting of the Council a resolution was passed recommending the appointment by the president of a Legislative Committee.—GLADYS PECK.

### Georgia

Two guest speakers—Theodore Woodward, George Peabody College, Nashville, Tennessee; and Alan C. Lloyd, Gregg Publishing Company, New York City—will highlight the spring meeting of the Georgia Business Education Association in Atlanta. April 4 is the date.

Elisabeth Anthony, president, announced that the program will point up the recent achievements of GBEA. Some of these include: [a] obtaining a state supervisor of business education; [b] instituting a state-wide publication, *The Armchair Bulletin*, edited by Donald C. Fuller; and [c] securing an increased membership.

Active committees and respective chairmen who will submit reports at the spring meeting are: Program, Gerald B. Robins;

membership, Clark Harrison; curriculum, Jane White; survey, Ernestine Melton; building and layout, J. T. Goen; clinic, Lloyd Baughman; research, Mrs. Zeb Vance; and professional standards, Dr. Fuller.

Latest models of business machines and equipment will be exhibited at the Atlanta meeting. — GERALD B. ROBINS, Vice President.

The new District Membership Directors in Georgia are as follows: 1st District—Mrs. L. G. Oliver, Sylvania High School, Sylvania; 2nd District—S. W. Archer, 523 South Main Street, Moultrie; 3rd District, East—Mrs. J. F. Saunderson, Fitzgerald High School, Fitzgerald; 3rd District, West—Mamie Truett, Jordan Vocational High School, Columbus; 4th District—Ruth Nealy, Griffin High School, Griffin; 5th District—James Goen, 700 S. Church Street, East Point; 6th District—Jane White, G.S.W.C., Milledgeville; 7th District—Lucy Robinson, Marietta High School, Marietta; 8th District—James Rouse, Jr., Helen High School, McRae; 9th District—Mrs. J. B. Mercier, Sugar Valley High School, Buford; and 10th District—Gerald Robins, Peabody Hall, University of Georgia, Athens. The membership goal for the year has been set at 400.

### Alabama

The second Annual Business Education Workshop sponsored by the Alabama Business Education Association was held on January 26 at Alabama College, Montevallo. Lucille Branscomb of State Teachers College, Jacksonville, was chairman of the workshop and Lela Brownfield was in charge of local arrangements.

John L. Rowe of Teachers College, Columbia University, New York City; and Z. S. Dickerson, Jr., State Teachers College, Florence, Alabama, were the principal consultants. Dr. Rowe assisted with the sessions devoted to shorthand and typewriting. Dr. Dickerson discussed the "Principles and Problems of Building the Total Business Education Curriculum in the Secondary School."



THEODORE YERIAN, Reporter

## BUSINESS EDUCATION IN THE WESTERN REGION

### WBEA—California

Hamden L. Forkner of Teachers College, Columbia University, will highlight the opening meeting of the Western Business Education Association and the California Business Education Association with an address on "Facing Facts in the Present National Emergency."

CBEA's sectional chairmen are planning programs featuring down-to-earth presentations on new equipment needs, recent research in the field, demonstrations, newer methods, and classroom materials. Emphasis will be on *material which can be put into immediate use by classroom teachers.*

Marsdon Sherman, WBEA president, and the WBEA members plan a dinner meeting April 7 that will be most unusual. The hospitality committee has scheduled a pre-convention open house on the night of April 6. All sessions will be held at the Claremont Hotel in Oakland, California.

A block of rooms at the Claremont Hotel is reserved for convention guests. Reservations may be made through the Oakland Housing Bureau, Oakland Chamber of Commerce, 13th Street, Oakland. A \$5.00 deposit should accompany each request for hotel accommodations. The Oakland Chamber of Commerce will be glad to provide information about other hotels and motels.

### Convention Committees

Planning Committee — Eleanor Jensen, Chairman; Claud Addison, CBEA President; and Marsdon Sherman, WBEA President.

Program Committee — Blake Spencer, Chairman; Earl Thompson; S. Joseph DeBrum; and Hulme Kinkade.

Exhibit Committee — Everett Silvia, Chairman; Robert LaDow; and Donald Robertson.

Publicity Committee—Marion Malloy.

Transportation and Tours—Gerry Cresci.

Convention Treasurer—Rudy Kupfer.

Hospitality Committee—Margaret Healy and Helen Tomigal.

Registration and Reservations — Ray Hitch, Chairman; and Priscilla Reynolds.

Open House — Joan Meckfessel, Chairman; and Flora Duncan.

Monday Luncheon Arrangements — June Smith.

Monday Banquet Arrangements—Mariam Calmenson.

Monday Evening Program—Marsdon A. Sherman.

Tuesday Breakfast Arrangements—Mary de L'Etanche and Irene Grady.

Tuesday Luncheon Arrangements — Lois Walker.

There will be many new faces at this convention in April. Plan to enjoy the social hours including the tour to Chinatown and the Bay Area cruise.

### Where to Send State and UBEA Dues

Bay Section (Goal—260) George Kemp, Campbell Union High School, Campbell

Central Section (Goal—125) Lyle Brown, Taft Junior College, Taft

C.A.D.E. Section (Goal — 25) Viola Thomas, Bureau of Business Education, State Department of Education, Sacramento

Central Coast Section (Goal—50) Jack Snyder, High School, Santa Cruz

Los Angeles Section (Goal—300) Michael Collins, Manual Arts High School, 4131 South Vermont Avenue, Los Angeles 37

North Coast Section (Goal—15) Mrs. Joyce Christen, P. O. Box 712, Ferndale

Northern Section (Goal — 75) Edwin Hoag, P. O. Box 468, Fair Oaks

San Diego Section (Goal—90) Elsie M. Ostrom, Sweetwater Union High School, 2900 Highland Avenue, National City

Southern Section (Goal—175) Garland Haas, Riverside College, Riverside

### Oregon

The Oregon Business Education Association's Executive Council is in the midst of planning for the annual state meeting which will be held on March 17 and 18 at Portland. The state meeting will culminate the activities of the association for the current year.

### Five-Year Program

Oregon Business Teachers are in the fourth year of a five-year program which is designed to cover the field of business

### Important Date!

April 7-8, 1952 in Oakland, California  
WBEA-CBEA JOINT CONVENTION

subjects. This year, special emphasis is being given to general business. Several of the sectional workshop groups have used general business as their central theme. The annual state meeting will serve to "cap the year's efforts in behalf of general business." As a consequence, considerable interest is being aroused in favor of this now neglected phase of secondary business training.

In addition to a subject emphasis during 1951-52, Oregon business teachers are urged to acquaint businessmen with the work of their respective departments. Last year at the annual convention, business teachers invited their administrators to the luncheon meeting. An administrator was the featured speaker. The goodwill for business education in Oregon was enhanced greatly by this simple gesture. This year businessmen are to be guests of the business teachers and administrators are being invited again. A businessman will, in turn, be one of the major convention speakers. Oregon business teachers are finding that a public relations program is paying dividends.

### FBLA Convention

FBLA chapters advisers and representatives met at Oregon State College last November to discuss plans for their third annual convention on April 19, 1952. Convention attendance has double each of the last two years (4th convention this year) so planning has become "big business." Much credit is due the business teachers who have shouldered FBLA promotion. This year the slogan is "Every chapter get a chapter!"

### THINK . . . PLAN . . . ACT . . .

(1) An organization with active, well-informed committees is ready for prompt, decisive action.

(2) An organization as a whole cannot afford to "ride off in all directions." Committees represent an intelligent division of labor, according to members' interests and abilities, with respect to problems too numerous or too complex for effective attention by large groups.

(3) Effective leaders of state, regional, and national committees come from those who have studied problems at closer local range.

(4) State, regional, or national effort is seldom fruitful when local interest is absent or weak.

—NEA Handbook

## CENTRAL REGION

### Illinois

On April 3, 4, and 5 the Illinois Business Education Association will hold its annual convention at the Congress Hotel in Chicago. This year's theme is "Preparing Illinois Youth for Business Life." During the first session the group will tour the mail order house of Sears Roebuck and Company to observe business graduates at work. Topics for panel discussion will be "Today's Problems in Teaching the Business Subjects," and "What I Am Doing in My Class." A Town Meeting on "What Can Be Done to Make Business Education More Realistic" will be presented. Panel members will represent classroom teachers, administrators, and businessmen.

Albert C. Fries of Northwestern University is chairman of the program committee. Other members of the committee

are Reyne Bixler, Waukegan; William Carpenter, Evanston; Mary Ann Wright, Chicago; Alice Kieseewitter, Evanston; Edward R. Leach, Chicago; Enos Perry, Chicago; Fleta Childs, Chicago; and Frederick Spiecker, Chicago.

Laura L. Brown, president, will preside at the luncheon and business session on April 4. James C. Coughlin of Chicago is chairman of the luncheon committee. Other members of the luncheon committee are Madeline Craig, Chicago; Helen Reinhardt, Winnetka; Lillian Foley, Chicago; Freida Rosenzweig, Chicago; Dorthe Hudzietz, Waukegan; and George Lawley, Chicago.

Myrtle Rose of Savanna, Illinois, will be honored at the luncheon in recognition of her 50 years of continuous teaching service in Illinois.—DORIS HOWELL, Reporter.

## EASTERN REGION

### Pennsylvania

The Eastern Division Conference of the Pennsylvania Business Educators' Association will be held at Reading Senior High School, Reading, on April 26, 1952. The Western at Wilkesburg High School, April 19, 1952. The theme for both conferences will be "Tested Techniques for Today's Business Teachers." The morning sessions (10:00 a.m.-12:50 p.m.) will be devoted to subject area meetings.

### Eastern Meeting

At the Eastern Session, Gilbert Kahn, East Side High School, Newark, New Jersey, will speak on office machines and clerical practice meetings. Alan Lloyd, Gregg Publishing Company, New York City, will be the speaker for the beginning and advanced typewriting meetings. Other speakers for the meetings will be outstanding Pennsylvania teachers and business leaders.

The program for the luncheon meeting will be a panel discussion, "Vitalizing Business Education." The emphasis will be on human relations in business education. William Polishook, director of business education, Temple University, is chairman of the panel. The panel speakers will be Harvey Andruss, president, Bloomsburg State Teachers College; K. Ezra Bucher, treasurer, Elizabethtown College; James Gemmell, chairman, Department of Business Education, Pennsylvania State College; John R. Haubert, chief, Business Education Service, State Department of Education; Dorothy E. Hons, assistant professor, Drexel Institute of Technology; and Etta Skene, Shippensburg State Teachers College.

### Western Meeting

Sessions will be held in the following areas: Business Exploratory, Office and Clerical Practice, Beginning Shorthand, Business Law, Beginning Typing, Business Machines, Transcription, Distributive Education and Selling, Work-Experience Programs, Advanced Typing, Bookkeeping and Record-Keeping.

The luncheon will feature a panel discussion in place of the usual speaker. The topic will be "Human Relations in the Classroom." Participants will probably be John L. Rowe, John R. Haubert, D. D. Lessenberry, and R. G. Walters. It is our intention to honor Dr. Lessenberry at this luncheon by presenting a plaque for outstanding service to Business Education in Pennsylvania.

—RENETTA F. HEISS, Reporter.

# SUMMER SESSION

**SIX WEEKS SESSION—June 23 to August 1**  
**FOUR WEEKS SESSION—August 1 to August 29.**

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**SUBJECT MATTER COURSES IN COMMERCE** include: Beginning and Intermediate Typewriting; Beginning Shorthand (Gregg Simplified); Office Appliances; Principles of Indexing, Classification, and Filing Systems; Office Management; Accounting, Advertising, Finance, General Business, Marketing, Retailing, Transportation, and a very special course in War and Postwar Economic Problems.

**RELATED COURSES IN EDUCATION** include: School Organization and Administration; Audio-Visual Materials; Personality and Mental Hygiene; Educational Psychology; Principles and Techniques of Guidance.

For further information and Bulletin, write to

Dr. J. Frances Henderson, Acting Head, Business Education Department

**UNIVERSITY OF SOUTHERN CALIFORNIA**  
LOS ANGELES 7, CALIFORNIA



Jeri Wendel, left, who wrote and narrated the skit presented by the Waukesha Chapter discusses the characters, Saddle-Shoes Sal and Tardy Tom, with representatives of business.

## Waukesha Presents Comedy Skit

A comedy skit written and narrated by Jeri Wendel, an employee of National Advertising Company, was presented by the members of the Future Business Leaders of America Chapter of Waukesha (Wisconsin) in the school auditorium.

This skit illustrated the most common blunders committed by secretarial and clerical workers in the business world today. It centered around the employees of the "Amalgamated Presses and Messes Company, No Where City, State of Confusion, U.S.A." The employees consisted of members of the NAC and the FBLA Chapter.

Written in verse, the description of each character was accompanied by a live illustration on the stage. For example, when Miss Wendel described Gertie Gum-Chewer, an FBLA member snapped and cracked a mouth full of gum and blew huge bubbles. The verse concluded:

"With cracking precision  
She chews all day  
Poor Gert doesn't know  
She's chewed her future away!"

Among the characters depicted on the stage were Erase-It Ellen, Take-Off Ted (always on vacation), Florence the Flirt, Herb the Hummer (thinks he's a Como or Crosby), Sweater Girl Sharon, Sam the Clam (great stone face), Makeup Margie, Telephone Tilly, Help-me Han-

nah, Rumor Ruth (has the latest stories), Take-a-Breath Betty (always visiting), and Clock-Watcher Willie.

## Installation Service at Evanston Township High School

On the evening of November 28, 1951, Mr. Robert Stickler and students from four nearby chapters installed the Evanston (Illinois) Township High School Chapter of FBLA. The ceremony was held in the Little Theater in the new technical wing of the high school. Following the ceremony there was a reception in the student lounge.

Mr. Stickler, sponsor of the Proviso High School Chapter and state director of FBLA, acted as the installing officer in the national installation ceremony. The president of the Proviso Chapter, Fred Pearson, and the comptroller, Bill Schneider, took the parts of the assistant officers. Bob Masek, president of the Morton High School Chapter, represented "Future"; Kay Young, president of the Elgin chapter, "Business"; Carol Loftus of Niles Township High School, "Leaders"; and Margaret Olander, president of the Niles Chapter, represented "America." Each of the officers of the new chapter received scrolls of office from these representatives, and the president received the charter from Mr. Stickler. The president introduced the sixty-five members of the new chapter and led them in the oath of membership. The ceremony closed with the FBLA Creed.

The officers of the Evanston Chapter are Shirley T. Johnson, president; Pat Mansfield, first vice-president; Joanne Kouyomjian, second vice-president; Carol Kennedy, secretary; Jean Bergquist, treasurer; and Bob Crawford, reporter.

Other guests at the ceremony and re-

(Continued on next page)

## Wisner Installs FBLA Chapter at Crowville

On December 17, the Wisner (Louisiana) Chapter of FBLA sent a delegation to install a chapter of FBLA at Crowville High School. The ceremony was very impressive and stimulating to the students.

Wisner Chapter celebrated its third birthday on November 12, on which occasion Superintendent Glover addressed the group.

## Sixth Annual State FBLA Convention in Iowa

One hundred fifty high school pupils and instructors representing 17 schools attended the Sixth Annual State FBLA Convention which was held at Iowa State Teachers College in Cedar Falls.

Dr. Paul Bender, dean of men, and Margaretjean Butterworth, FBLA president of the college sponsoring chapter, welcomed the group to the campus at the opening session. Reports of the activities of the high school chapters were given at this time.

"Planning for a Future in Business Education" and "Your Future in the Business World" were the subjects for the informal discussions led by Dick Simpson, instructor at Randall High School; and John Graflund, office manager of John Deere's in Waterloo.

In the afternoon the group toured the campus and saw movies of animated cartoons about America. A banquet and play concluded the day's activities.

James Ribbeck was general chairman for the convention with committee heads as follows: Marilyn Lowe, registration; June Ashland, exhibits; Mary Jo Hand and Joy Denburger, publicity; Clint Wolf, tours; Marlyn Thompson, food; Pat Barr, hospitality; Colleen Elliott, decorations; and Don Archer and Gladys Meier, program.

Dr. E. L. Marietta and Dr. Roland Wick, business education professors, are faculty sponsors of the college chapter.

## New Chapter at Culver City

On December 11, 1951, Culver City (California) School Chapter was formally installed by a team from El Camino Junior College. Thirty students from the FBLA Chapter at Redondo Beach High School were installation guests and assisted with the program.

The beautiful candlelight ceremony was opened with a welcome from the Culver High School FBLA president, Merilynn Blurton. Dr. Stanley Williams, principal; and the faculty sponsors, Mrs. Edwin Shipp and Mr. Hank Blunt, also addressed the group. The installation then took place with the state FBLA chapter delegates installing the officers. The officers are Merilynn Blurton, president; Barbara Slaughter, first vice-president;

(Continued on next page)



## Culver City

(Continued)

Leslie Wright, second vice-president; Marie Benson, recording secretary; Pauline Wayt, treasurer; and Doreen Donovan, reporter. Following the installation ceremony, discussions were led by the Redondo High School and El Camino Junior College sponsors and chapter representatives on past and future FBLA activities. The program concluded with group singing, refreshments, and dancing.

Culver City FBLA Chapter has already sponsored some profitable activities. Members of the FBLA chapter and the Girls Athletic Association sold football programs and booster caps during the football season making a profit of \$68.07.

Stunt night with guest stars and celebrities—M.G.M. starlet, Sally Forrest; the famed L.A. Rams quarterback, Vitamin T. Smith (top gridiron star); and nine-year-old television star Tommy Rettig—was the outstanding event of the fall semester. The entire student body responded with much enthusiasm; and best of all, FBLA enjoyed the financial success of the program. This event netted \$150.00 with 30 per cent allocated to the student council, 15 per cent to the winning stunt, and 10 per cent to the organization selling the most tickets.

The chapter also has other interesting activities planned for the months ahead. In the spring, chapter members plan to visit neighboring chapters in addition to taking tours through leading industries. Many members are looking forward to attending the California FBLA State Convention at Salinas.—DOREEN DONOVAN.

## Fourth Annual Ohio Convention

The fourth annual Ohio convention of the Future Business Leaders of America was held November 2-3 at Sylvania-Burnham High School in Sylvania. The Friday evening session opened with registration and various forms of entertainment.

Helen Rigney of Libbey High School, first vice-president, called the meeting to order in the absence of Jay Riddell, president, who had been called to the armed services. Mrs. Mary Hauser of Libbey High School led the group in singing "America." Mr. Cotterman gave the invocation. Mr. Baumgartner, superintendent of Sylvania Schools, gave the address of welcome. Burnham FBLA then welcomed the group and Jo Ann Platt of Clay-Genoa responded with a "Thank you" for such gracious hospitality.

The following chapters responded to roll call: Bowling Green State University, 4; Mentor High School, 12; Adena,

3; Burnham, 41; Terrace Park, 3; Libbey, 11; Chardon, 1; Morton, 7; Clay-Genoa, 11; Pemberville, 2; De Vilbiss, 4; Lose-land, 2. The treasurer's report was given and approved.

The president, pro tem, introduced Dr. E. G. Knepper, State Collegiate Sponsor, who spoke on ways of improving our state organization.

Mentor High School demonstrated a formal initiation service for the induction of new members. Following this, Mr. Stone gave a helpful and interesting demonstration on the functions of the dictating and transcribing machines. Another demonstration was that of a court reporter given by a graduate of Libbey High School.

Registration continued through Saturday morning. During the morning session various companies demonstrated the use of their respective business machines.

The meeting adjourned for lunch. The afternoon session was called to order and the following officers were elected: President, Robert Misfey, Mentor High School; first vice-president, Robert Parker, Loveland High School; second vice-president, Kenneth Reitzel, Pemberville High School; secretary, Jo Ann Platt, Clay-Genoa High School; treasurer, Sally Chapman, Terrace Park High School; reporter, Jean Doudy, Burnham High School; state high school sponsor, Mr. C. W. Phillips, Mentor High School; state collegiate sponsor, Dr. E. G. Knepper, Bowling Green University.

Miss Elizabeth Clark of Bowling Green State University, installed the officers. After this impressive ceremony, group meetings were held.—JO ANN PLATT, Reporter.

## Evanston

(Continued)

ception were Norma Bartolini (publicity director), Pat Nyksin and Nancy Sellers (board of directors), and Mr. W. F. Doak (sponsor) of the Morton Chapter; Joyee Stoldt (secretary); Fran DeAngeles (treasurer), Betty Dwyer, Elvera Arno, and Rosemary Salinardi of the Proviso Chapter; Mr. Gene R. Bennett, sponsor of the Elgin High School Chapter; and Miss Johannis of Niles Township High School. The teachers in the business department of the Evanston High School and several alumni who had been active in the business club assisted with the reception.

The new chapter is working on several school and community projects this year. FBLA members are in charge of the sale of tickets for the high school dramatic productions. The chapter is sponsoring a typewriting demonstration for all busi-

ness and typewriting students to be given by Mr. Albert Tangora. Mr. Tangora, a resident of Evanston, holds seven world champion typist records. The members of the club, in groups of two, are conducting interviews with Evanston businessmen to learn about employment requirements and possibilities. Recordings of some of these interviews will be presented at one of the regular meetings and some of the businessmen will address a later meeting.

In cooperation with a local store, the chapter will hold a style show featuring fashions for business. A radio broadcast on a local station will be one of the outstanding events in March. The chapter holds regular monthly programs and business meetings. Executive committee meetings are held two or three times a month.

The faculty advisors are Miss Miriam Knoer and Miss Doris Howell who teach in the business department.

## Lake Arthur High Forms FBLA Chapter

A new and enthusiastic chapter of FBLA has been organized at Lake Arthur (Louisiana) High School. The principal, Mr. Doland, and two businessmen of the town were selected to serve as advisors for the chapter.

Projects of this chapter include publishing the school paper; and doing office work for teachers, town clubs, and business firms for the purpose of earning funds with which to purchase materials needed for the department.

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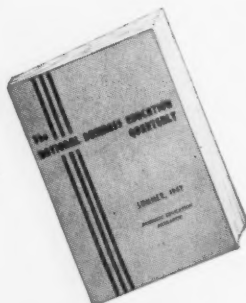
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- Oct. Shorthand
- Nov. Typewriting
- Dec. Bookkeeping
- Jan. Teaching Aids
- Feb. General Clerical  
and Machines
- Mar. Basic Business
- Apr. Distributive  
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- May Cooperation with  
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**FEATURED IN  
The National Business  
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- Oct. General Issue
- Dec. Business Teacher  
Education
- Mar. Research in  
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- May Problems in the  
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Business Education

**UNITED BUSINESS EDUCATION ASSOCIATION**  
A Department of the National Education Association

## The United Business Education Association

*deserves the active support of all business  
teachers in its program to . . . . .*

*Promote better business education*

**UBEA** is a democratic organization. The policies of the association are made by a Representative Assembly composed of delegates from the affiliated associations. Any member of **UBEA** may attend the annual meeting of the assembly, but only delegates have voting privileges. Fifty state, area, and regional associations of business teachers are affiliated with **UBEA**.

**UBEA's** Executive Board (National Council for Business Education) is elected by mail ballot. Three board members represent each of the five districts. This group acts for the Representative Assembly in executing policies of the association.

**UBEA** has four divisions—Research Foundation; Administrators Division; National Association of Business Teacher-Training Institutions; and the U. S. Chapter, International Society for Business Education. The Divisions elect their own officers, hold conventions, and work on problems in their respective areas of interest. Members of the Divisions are also known as professional members of **UBEA**.

**UBEA** sponsors more than 500 local chapters of the Future Business Leaders of America, the national youth organization for students in colleges and secondary schools enrolled in business subjects.

**UBEA** owns and publishes the *Business Education (UBEA) Forum* and *The National Business Education Quarterly*. The twenty-four *Forum* and *Quarterly* editors, each a specialist in his field, provide the readers with down-to-earth teaching materials.

**UBEA** cooperates with other professional associations, organizations of businessmen, and Federal agencies in projects which contribute to better business education.

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